



# FINAL

2005–2010

NATIONAL CITY

HOUSING ELEMENT

December, 2007

National City  
Planning Department  
1243 National City Boulevard  
National City, CA 91950

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# Chapter 1

## Introduction

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### A. Purpose and Content of the Housing Element

The Housing Element of the General Plan is designed to provide the City with a coordinated and comprehensive strategy for promoting the production of safe, decent, and affordable housing within the community. A priority of both State and local governments, Government Code Section 65580 states the intent of creating housing elements:

The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every Californian, including farm workers, is a priority of the highest order.

According to State law, the Housing Element has two main purposes:

1. To provide an assessment of both current and future housing needs and constraints in meeting these needs; and
2. To provide a strategy that establishes housing goals, policies, and programs.

National City faces the challenges of high regional housing costs and of accommodating additional housing within existing city limits given the limited availability of undeveloped, vacant land. State-mandates along with local interests and demand for housing combine to set the foundation for the Housing Element.

The Housing Element is a five-year plan for the 2005-2010 period and serves as an integral part of the General Plan, but is updated more frequently, as required by State law, to ensure its relevancy and accuracy. The Housing Element identifies strategies and programs that focus on:

- matching housing supply with need,
- maximizing housing choice throughout the community,
- assisting in the provision of affordable housing,
- recognizing governmental and other constraints to housing investment, and
- promoting fair and equal housing opportunities.

The Housing Element consists of the following components:

- Chapter 1 – Introduction, purpose and content of the Housing Element.
- Chapter 2 – A profile and analysis of the City's demographics, housing characteristics, and existing and future housing needs.
- Chapter 3 – An analysis of constraints to housing production and maintenance. Constraints include potential market, governmental, and environmental limitations to meeting the City's identified housing needs.
- Chapter 4 – Resources available to accommodate and provide housing for all income levels, including land available for new construction or redevelopment and financial and administrative resources available for housing.
- Chapter 5 – An assessment of past accomplishments and an evaluation of programs that should be continued, modified, or added.
- Chapter 6 – The Housing Plan, which contains the City's overall housing goals, objectives, policies and programs addressing the City's identified housing needs.

## **B. Community Context**

The City of National City faces important challenges in its planning for sufficient housing, obtaining resources for affordable housing, and implementing housing programs for City residents. Rising housing costs, expanding employment opportunities, and changing demographics require that the City develop an approach and strategy to producing housing that matches the needs of existing and future residents of the community.

Since the 1990s, National City has experienced substantial changes in demographics. One especially significant change is the 14.9 percent overall population growth in the City between 2000 and 2005, a rate of growth higher than that of other cities in San Diego County. Possible reasons for this change may be attributed to households moving to National City to seek more affordable housing, increase of family size, and an increase in military personnel and their families stationed nearby and living in National City.

This rate of growth has occurred in National City despite a lack of available vacant land to develop and a lack of nearby unincorporated land for the City to annex, situations which have existed since before 2000. Another significant demographic change in National City between 1990 and 2000 is a decrease in the 18 to 24 and the 25 to 44 age groups and an increase in all age groups for minors and senior citizens. Hispanic/Latino resident increases and decreases in white residents during this period are also statistically significant.



Another challenge facing the City is the rising cost of housing in relation to a median family income that is the lowest in southern San Diego County. This situation combined with the City's large average household size has led to increasing rates of overcrowding among lower income renters and to overpayment among both renters and homeowners.

Compounding the City's challenge in planning for adequate housing is that there is little vacant land within the current corporate limits of the City available for, and suited to the development of housing. Most housing that will be developed in National City will be built on redevelopment sites within the City's Downtown Specific Plan area (in which over 4,317 dwelling units are entitled/proposed) or through mixed-use or multi-family development within the City's commercial corridors.

The City and its redevelopment agency, the Community Development Commission, have been able to assist in the construction of 14 affordable housing units and the acquisition and rehabilitation of 215 affordable housing units since 1999. They have also assisted hundreds of other low and moderate income households through various affordable housing programs.

Under the San Diego Association of Governments (SANDAG) Regional Housing Needs Assessment, National City must accommodate 319 additional housing units through 2010, of which 18 should be affordable to very low income households, 39 should be affordable to low income households, 60 should be affordable to moderate income households, and 202 should be affordable to above moderate income households.

The 2005-2010 Housing Element addresses these issues through a comprehensive housing strategy. The creation of a suitable and effective housing strategy is a complex process, but one defined by the needs of those living and working within the community. This requires an approach that can produce an equally diverse range of housing choices, including single-family homes, apartments, and housing for special needs groups.

## **C. State Requirements**

The California Legislature identified the attainment of a decent home and suitable living environment for every resident as the State's major housing goal. Recognizing the important role of local planning programs in pursuing this goal, the Legislature mandated that all cities and counties prepare a Housing Element as part of their comprehensive General Plan and then update the Element every five years. Section 65302(c) of the Government Code sets forth the specific components to be contained in a community's Housing Element.

A critical measure of compliance with State Housing Element law is the ability of a jurisdiction to accommodate its share of regional housing needs as determined by a Regional Housing Needs Assessment. These regional plans typically cover a period

beginning two years prior to the deadline for the update of a housing element. The Regional Housing Needs Assessment prepared by SANDAG covers the period of January 1, 2003 through June 30, 2010. For further understanding of the process by which regional housing allocation numbers are assigned to different jurisdictions, see California Government Code Section 65584.04 Methodology for Housing Distribution.

## **D. Data Sources and Methodology**

In preparing the Housing Element, various sources of information were used. Whenever possible, 1990 and 2000 Census data provided the baseline for all demographic information. Additional sources included population and housing data from the California Department of Finance, SANDAG, housing market data from Dataquick, employment data from the Employment Development Department, lending data from financial institutions provided under the Home Mortgage Disclosure Act (HMDA), and the most recent data available from social service, non-profit and governmental agencies.

## **E. Summary of Findings and Policies**

To address community conditions and housing needs identified within the Housing Element, the City adopted actions to facilitate housing development. The actions seek to accommodate the City's regional housing needs allocation, assist in the production and rehabilitation of a wide range of housing and shelter, and establish supportive services for all income levels and special interest groups. Programs within the Housing Element include the following provisions to achieve adopted goals of the planning effort:

- amend the City's Land Use Code to address compliance with State law and remove unnecessary constraints;
- pursue State and Federal funding opportunities;
- strengthen collaborative relationships with other public agencies and nonprofit organizations that can assist the City in implementing its housing strategy;
- adopt strategies to increase the availability and affordability of housing to meet the needs of local workers;
- preserve affordable housing resources in the City, including older rental housing and existing subsidized housing;
- promote equal housing opportunities through collaborative efforts with community organizations; and

- promote energy efficiency in housing.

## **F. Public Participation**

Involving the community in the preparation of the Housing Element was an essential component to ensure that the goals and objectives contained in the HE mirror community objectives. California Government Code Section 65583(c)(7) requires public participation stating:

"The local government shall make a diligent effort to achieve public participation of all economic segments of the community in the development of the Housing Element and the program shall describe this effort."

The City enlisted community and other interested organizations by:

- 1) Consulting with the Affordable Housing Task Force and contacting housing partnerships and interested organizations on programs and policies.
- 2) Soliciting public comments at a public workshop with the Planning Commission.
- 3) Engaging community input at each of the 7 Neighborhood Planning Groups by direct mailings to residents.
- 4) Encouraging input by the community, developers, and interested organizations at a series of three Strategic Planning workshops with the Council to develop an action-oriented Five-Year Strategic Plan which includes Housing Objectives and Action Plans.

### Affordable Housing Task Force

At the onset of the preparation of the Housing Element, the City Council formed an Affordable Housing Task Force in 2005. All segments of the community and non-profit housing organizations serving lower income and special needs groups such as TELACU Southbay, Metropolitan Area Advisory Commission (MAAC), Southern California Housing Association, Christmas in July, and Environmental Health Coalition (EHC) were encouraged to participate in the Housing Advisory Task Force through a combination of general public notices and direct contact with these organizations. The Task Force is comprised of a wide-range of community members including members of the Planning Commission and EHC.

The Affordable Housing Task Force's mission is to bring affordable housing stakeholders together with staff to review existing housing policies and make recommendations for improvement. Their goal is to determine strategies and resources available for the creation of affordable housing and to review opportunities to retain existing affordable housing. In November 2005, the City Council appointed members who demonstrated

they had a vested interest in National City during the application process, either by working, representing or living in the City. The City advertised the Task Force application process in three local papers: the Star News, the Filipino Press, and La Prensa (Spanish-English bilingual paper). The bi-monthly Task Force meetings are open to the public.

### Public Workshop

The Planning Commission conducted a workshop on October 3, 2005. Notification of the meeting was provided at City facilities, in the local paper, at the public library, at the MLK community center and on the City's website, and notice was mailed to persons included on the interested parties list. A presentation was given to the City's Affordable Housing Task Force in February, 2006.

### Neighborhood Councils

In an effort to ensure that the community has the opportunity to share their thoughts and ideas related to housing opportunities, especially affordable housing, the City has provided outreach to the community. This outreach has included local organizations and groups dedicated to achieving housing opportunities in the community, including seven Neighborhood Councils, the Environmental Health Coalition, and St. Anthony's Organizing Ministry.

The City presented a summary of the Housing Element to the seven neighborhood councils which represent almost the entire city during August and September, 2007:

- Northside Council - Represents the Bayside and El Pueblo communities (September 5, 2007)
- Granger - Represents area around Granger Junior High (September 6, 2007)
- Central - Represents Central National City, Civic Center, and Plaza (September 12, 2007)
- Eastside - Represents El Toyon, Manchester, and Summercrest communities (September 13, 2007)
- Olivewood - Represents Olivewood and Sweetwater communities (August 15, 2007)
- Sweetwater Heights - Represents the Sweetwater Heights community (August 22, 2007)
- Old Town - Represents the Old Town area of National City (August 23, 2007)

The Neighborhood Councils represent all economic levels of the community as they cover the majority of the City as reflected on Figure 1-1. Areas not covered within the Neighborhood Councils include the National City Golf Course east of the Olivewood community and a primarily undeveloped canyon area south of the Granger community. As the Councils are noticed in the local paper, anyone is invited to attend regardless of their residency. Agendas for each upcoming monthly meeting are sent in advance to each resident within the boundaries of each council. Comments received

at the council workshops are summarized by each Neighborhood Council in Appendix "A".

### Strategic Planning Workshops

On January 30, 2007, the City Council conducted the first of three Strategic Plan workshops. The purpose of the Strategic Plan is to address community and economic development in the City for the next 5 years. The first workshop centered on how the vision of the ideal community must be balanced with the reality of existing conditions and limited resources. The next two workshops held on February 28, 2007 and April 5, 2007, focused on the goals of the community and nine Strategic Objectives. One of the objectives is "Improving housing conditions and build owner occupied base throughout the City."

Memorializing community concerns, nine strategic objectives were adopted as the key components of the Strategic Plan. The following objective along with implementation programs are memorialized in the adopted Strategic Plan and are carried over into the Housing Element through a variety of programs identified in Chapter 6.

### Strategic Plan Objective:

Improve Housing Conditions – Continue providing housing opportunities at all income levels and develop programs to improve housing conditions.

- a. Adopt Housing Elements as a 5-year Housing Plan.
- b. Implement Home Ownership Assistance Programs.
- c. Develop affordable housing by leveraging 20 percent TIF Set Aside, Home Funds, and other affordable housing funding financing programs.
- d. Consider compatibility of residential with other land uses; carry out Amortization Ordinance efforts for Westside.
- e. Advance Housing Inspection Program for rental properties and inform landowners through property owner workshops.

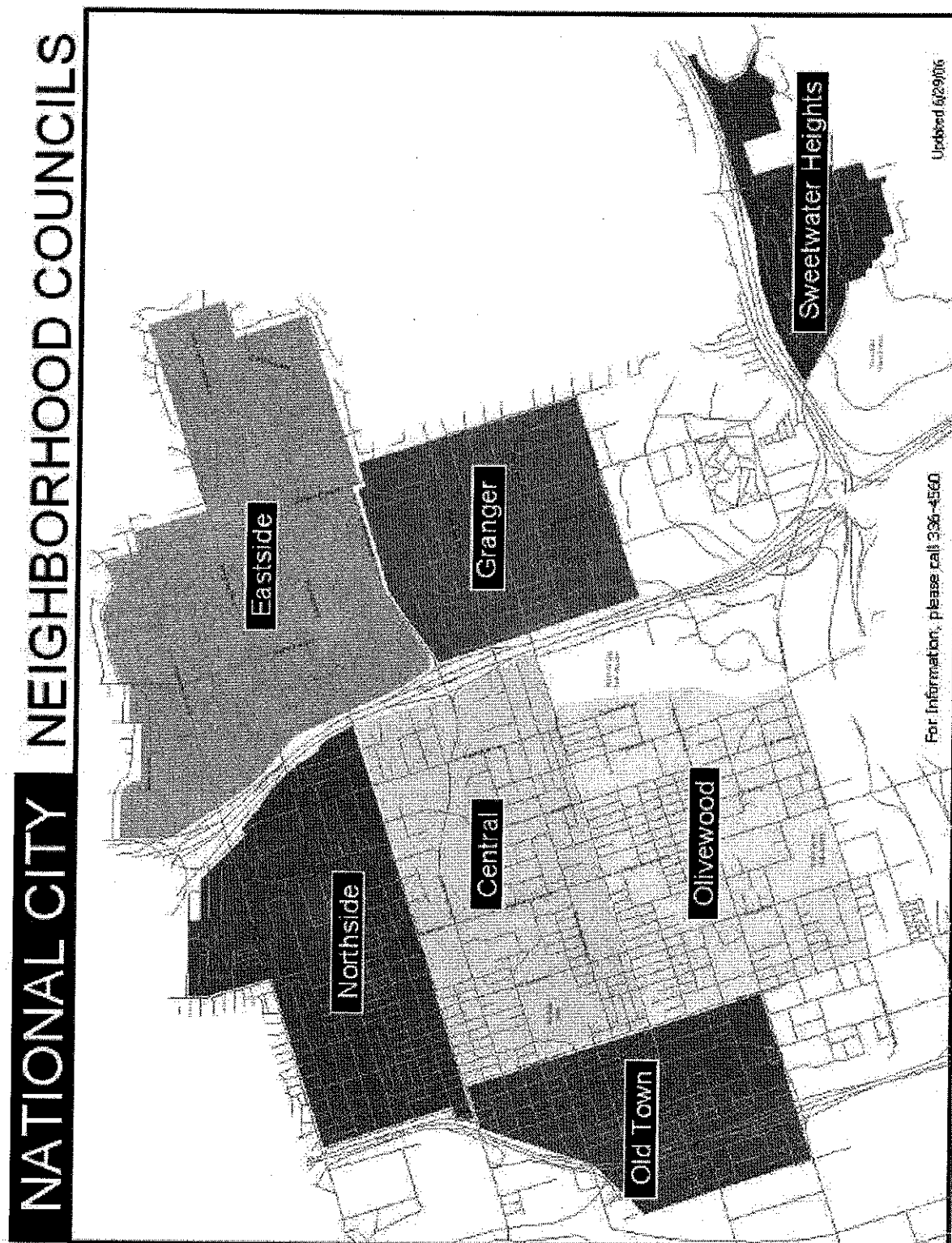
### Public Comments

The comments received during the Neighborhood Council workshops and during the Planning Commission and Council hearings were reviewed and specific changes to the Housing Element were completed in response to concerns and interests. Changes incorporated in the HE included adding the following goals:

1. Explore opportunities within the Downtown and Westside (Old Town) Specific Plans for achieving affordable housing goals within the 2005-2010 planning cycle.

2. Emphasis shall be placed on developing affordable housing for families, and that funding shall be spent proportionate to the needs of the community.
3. Initiate proceedings towards and consider a comprehensive green building program by December 2008.

Figure 1-1



Neighborhood Councils in National City

In addition, the Housing Element will be subject to public hearings at both the Planning Commission and City Council, prior to adoption.

## **G. General Plan Consistency**

The Housing Element is a component of the General Plan, which provides guiding policies for residential land use and development in National City. The General Plan consists of seven Elements that address both State-mandated planning issues and optional subjects that are of particular concern within National City. State law requires consistency among elements of the General Plan, including the interpretation and implementation of goals and policies throughout. To ensure consistency of the Housing Element with the remainder of the General Plan, a consistency analysis of the entire document was conducted. Following are policies from the other General Plan elements that relate to housing.

### **II. Overall Urban Framework Element**

- B. The City shall maintain its identity as a distinct community by promoting a high quality urban environment with stable residential neighborhoods and healthy business districts. (also repeated in Housing Chapter)
- D. The City will encourage new development and rehabilitation of existing buildings to improve the transition between adjacent single-family homes, multi-family complexes and businesses.
- G. New development in National City will be subject to the availability of adequate public services and facilities, and will recognize appropriate environmental considerations.
- H. The City will encourage privately initiated redevelopment efforts in residential, commercial and industrial areas of National City, and will utilize public redevelopment resources where necessary to stimulate and leverage private investment.
- V. The City will maintain requirements for architectural and site design control on new development to ensure efficient use of land as well as compatibility among different uses and properties, and to help strengthen business areas and neighborhoods. Administration of adopted Design Guidelines and project review procedures will continue to recognize reasonable cost considerations for owners in design requirements and procedures.
- W. Design review procedures will be continued within existing Redevelopment Project Areas.



- X. Neighborhood rehabilitation and beautification activities will continue to be encouraged and assisted, using both private and public resources. Property conservation and enhancement of community appearance will be encouraged through the implementation of appropriate programs and regulations. (also listed in Housing Chapter)

### **III. Natural Setting Element**

- C. Assessment of potential flood and drainage impacts will be required of all major new developments. When significant impacts are identified, the project will provide adequate mitigation either directly or will provide the means for financing necessary public drainage improvements.
- H. The City will require that new development be designed to minimize energy consumption, and will encourage retrofitting of existing buildings to conserve energy.
- L. Transportation and land use planning will be coordinated to promote acceptable noise levels for specific types of urban activities.
- M. The City will encourage the location of sensitive land uses away from high noise areas, or require mitigation to control adverse noise impacts.
- N. Protection from excessive levels of noise will be a high priority in National City to provide a quality living environment.

### **V. Economic Development Element**

- P. The City will protect the integrity and quality of the residential environment by restricting the type of business activity allowed in the City's neighborhoods.

### **VI. Public Services and Facilities Element**

- U. All transportation planning will recognize the priority for protecting the quality of life in National City's neighborhoods, and for minimizing any impact on schools, hospitals, rest homes and other sensitive facilities.

The City has found the policies set forth in this Housing Element consistent with the General Plan policies. The City will continue to ensure consistency between the Housing Element and other General Plan elements. At this time, the Housing Element does not propose significant changes to any other element of the General Plan. However, if it becomes apparent that changes to any element are needed for internal consistency, such changes will be proposed for consideration by the Planning Commission and City Council.



## Chapter 2

### Community Profile

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Ensuring the availability of adequate housing for all National City present and future residents is a primary housing goal for the City. To implement this goal, the City must target its programs toward those households with the greatest need. This chapter discusses the characteristics of the City's present and future population to better define the nature and extent of unmet housing needs in National City.

## A. Population Characteristics

### 1. Population Growth

The City's resident population was 54,249 in 1990, but grew slightly over the decade to a population of 54,260 in 2000. The Department of Finance recorded in 2005 that the population increased 14.9 percent to 63,773 residents (**Table 2-1**). Much of this population change is likely due to the increase in military population within National City, change in demographics, and increase in family size.

Table 2-1  
Population Growth

	Total Population 2000	Total Population 2005	Percent Change 2000-2005
National City	54,260	63,773	14.9
Chula Vista	173,556	217,543	20.2
Imperial Beach	26,992	27,710	2.5
Lemon Grove	24,918	25,531	2.4
San Diego City	1,223,400	1,305,736	6.3
San Diego County	2,813,833	3,051,280	7.7

Sources: Census 2000, California Department of Finance, Reports E5-A, 2005.

From 2000 to 2005, the City's proportional population change was over twice that for the County. Chula Vista is the only neighboring city to have a higher proportional population increase than National City during this period. Chula Vista's increase was due to the newly developing communities of Otay Ranch, Rolling Hills, and EastLake. Similarly, National City projected growth in population from 2005 to 2010 is higher than that projected for neighboring jurisdictions, so high that the California Department of

Finance's current population estimate is significantly greater than the SANDAG projection for population.

## 2. Age Trends

Housing needs are determined in part by the distinct lifestyle of each age group, family characteristics, and income level which affect housing needs and preferences. A significant presence of children younger than 18 years of age can be an indicator of the need for larger housing units since this characteristic is often tied to families and larger households. People under 18 typically do not work and are dependents of their families. By contrast, seniors need less space and have high rates of homeownership, but typically have limited income and decreasing mobility as they age and may need assistance to remain in their homes.

As summarized in **Table 2-2**, the median age of the City's residents was 28.7 in 2000; one of the lowest of the southern San Diego County cities and 4.5 years lower than the median age for residents countywide. In 2000, residents under 18 years of age constituted 31.1 percent of the City population, while seniors (over 65) comprised 11 percent.

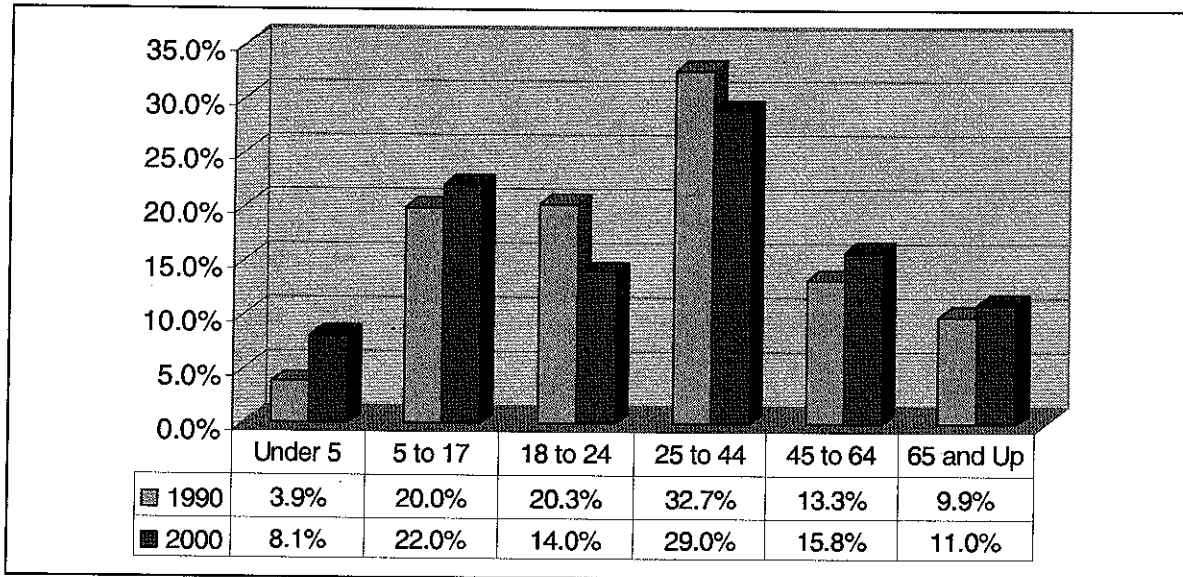
**Table 2-2**  
**Age Characteristics**

City	Under 18 Years				Over 65 Years				Median Age 2000
	Men		Women		Men		Women		
	Number	%	Number	%	Number	%	Number	%	
National City	8,344	15.4	7,998	15.7	2,467	4.5	3,522	6.49	28.7
Chula Vista	25,507	14.7	24,357	14.0	8,035	4.6	11,084	6.4	33
Imperial Beach	4,030	14.9	3,918	14.5	858	3.2	1,171	4.3	28.6
Lemon Grove	3,477	13.9	3,409	13.7	1,165	4.7	1,832	7.4	34.7
San Diego City	151,308	12.3	142,600	11.7	54,147	4.4	73,861	6.0	32.5
San Diego County	371,331	13.2	352,330	12.5	133,213	4.7	180,537	6.4	33.2

Source: Census 2000.

Reflective of the City's age distribution, the most significant change between 1990 and 2000 was the decrease in the number of individuals between the ages of 18 and 44 (**Figure 2-1**). This may be indicative of how home and rental prices in National City are outpacing the affordable price range for younger residents and working families. There was a 6.3 percent decline among 18 to 24 year olds, who tend to be in school or beginning their careers, and a 3.7 percent decline within the 25 to 44 age group, which tends to have larger household sizes that consist of young families with children.

Figure 2-1  
National City Age Distribution, 1990 and 2000



Source: Census 1990 and 2000

### 3. Race and Ethnicity

National City experienced significant racial/ethnic changes from 1990 to 2000. In 1990, 25.9 percent of residents were white, compared to 14.1 percent in 2000. In 1990, 49.6 percent of National City's residents were Hispanic/Latino, compared to 59.1 percent in 2000. The remainder of the population was 16.3 percent Asian/Pacific Islander and 7.9 percent African American, with other races/ethnicities accounting for less than one percent of the population (Table 2-3).

Table 2-3  
Race/Ethnicity, 1990 and 2000

Race/Ethnicity	1990		2000	
	Number	Percent	Number	Percent
White	14,080	25.9	7,653	14.1
Hispanic/Latino	26,914	49.6	32,053	59.1
Asian/Pacific Islander	8,608	16.3	10,468	19.3
African American	4,265	7.9	2,823	5.2
Other*	124	0.22	1,263	2.3

Source: Census 1990; and Census 2000.

\* Note: The category of "Other" was changed to include "two or more races" in 2000.

The proportion of City residents in 2000 who classified themselves as white decreased significantly to 14.1 percent. This is contrary to the proportion of Hispanic/Latinos, which increased to 59.1 percent. The population and the proportion of African American residents declined slightly to 5.2 percent. The proportion of those who classified themselves as Asian/Pacific Islander or other increased slightly to 19.3 percent and 2.3 percent, respectively. The City has the highest proportion of non-white residents of its neighbors (**Table 2-4**).

**Table 2-4**  
**Racial Composition, 2000**

<b>City</b>	<b>White (%)</b>	<b>Hispanic/Latino (%)</b>	<b>Asian/Pacific Islander (%)</b>	<b>Black/African American (%)</b>	<b>Other (%)</b>
<b>National City</b>	<b>14.1</b>	<b>59.1</b>	<b>19.3</b>	<b>5.2</b>	<b>2.3</b>
Chula Vista	31.7	49.6	11.4	4.3	2.9
Imperial Beach	43.5	40.0	7.4	4.9	4.0
Lemon Grove	48.2	28.5	7.0	4.5	4.7
San Diego City	49.3	25.4	14.3	7.6	3.4
San Diego County	55.0	26.7	9.1	5.5	3.7

Source: Census 2000.

## **B. Household Characteristics**

### **1. Household Type**

Household characteristics play an important role in defining housing needs. For example, single adults typically have different housing preference than families with children. As shown in **Table 2-5**, roughly 28.6 percent of the City's households were comprised of married families with children. In 2000, 21.8 percent were comprised of families without children, 28.2 percent were comprised of other types of families, and 21.4 percent were non-family households. The City's average household size in 2000 was 3.38 people.

Table 2-5  
Household Characteristics

Household Type	1990		2000		% Change
	Number	Percent	Number	Percent	
Households	14,604	100	15,018	100	3
Family Households	11,407	78.1	11,802	78.5	3
- Married With Children	4,564	31.3	4,291	28.6	-6
- Married No Children	3,050	20.8	3,272	21.8	7
- Other Families	3,793	26.0	4,239	28.2	12
Non-Family Households	3,197	21.9	3,216	21.4	1
- Singles	2,649	18.1	2,513	16.7	-5
- Singles 65+	1,226	8.4	1,202	8.0	-2
- Other Non-Family HH	548	3.8	703	4.7	28

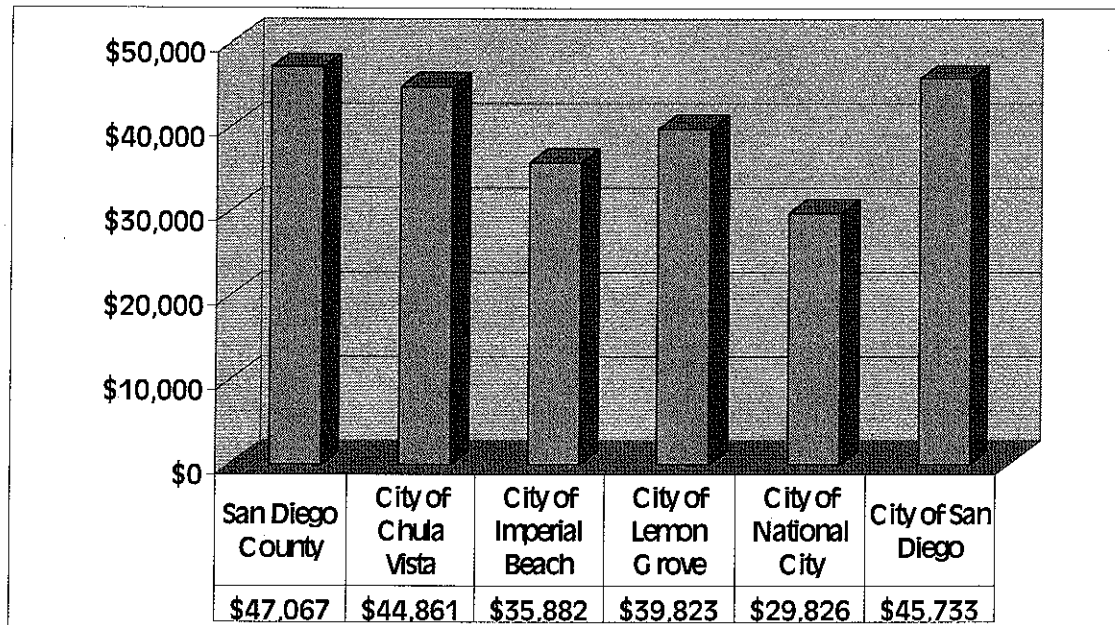
Source: Census 1990 and Census 2000.

Note: Percentages may not add to 100 due to rounding. Percentages for sub-categories are expressed as a proportion of the total for that category, not all households.

## 2. Household Income

Income is the most important factor affecting housing opportunities, which determines the ability of households to balance housing costs with other basic necessities. SANDAG estimated that the median household income in National City was \$29,826. This median income is the lowest in southern San Diego County (Figure 2-2).

Figure 2-2  
Estimated Median Household Income



According to the 2000 Census, 23.2 percent of the City's households had incomes lower than \$15,000 (**Table 2-6**) and 13.3 percent of households earned less than \$10,000 (**Table 2-7**). Approximately 27 percent of the City's households earned incomes between \$15,000 and \$29,999; a similar proportion (34.2 percent), earned incomes between \$30,000 and \$59,999.

**Table 2-6**  
**Household Income Profile, 1999**

Income Category	National City		San Diego County	
	Number	Percent	Number	Percent
Less than \$15,000	3,516	23.2	124,436	12.5
\$15,000 to \$29,999	4,098	27.1	179,267	18.0
\$30,000 to \$44,999	3,013	19.9	172,376	17.3
\$45,000 to \$59,999	2,163	14.3	138,167	13.9
\$60,000 to \$99,999	1,788	11.8	224,842	22.6
\$100,000 or more	566	3.7	156,404	15.7

Source: 2000 Census

**Table 2-7**  
**Income and Tenure, 2000**

Household Income	Renter		Owner		Total	
	Number	Percent	Number	Percent	Number	Percent
Less than \$10,000:	1,755	17.8	249	4.7	2,004	13.3
\$10,000 to \$19,999:	2,309	23.5	524	9.9	2,833	18.7
\$20,000 to \$34,999:	2,835	28.8	1,102	20.8	3,937	26.0
\$35,000 to \$49,999:	1,481	15.0	1,221	23.0	2,702	17.8
\$50,000 to \$74,999:	954	9.7	1,266	23.9	2,220	14.7
\$75,000 to \$99,999:	302	3.0	539	10.1	841	5.5
\$100,000 or more:	175	1.7	388	7.3	563	3.7
Total	9,811	~100	5,289	~100	15,100	~100

Source: Census 2000.

### 3. Employment

Employment has an important impact on housing needs. Incomes associated with different jobs and the number of workers in a household determine the type and size of housing a household can afford. In some cases, the types of the jobs themselves can affect housing needs and demand (such as in communities with military installations, college campuses, and large amounts of seasonal agriculture). Employment growth typically leads to strong housing demand, while the reverse is true when employment levels contracts. In National City, the proximity of the military base impacts local housing needs. When the employment at the base increases, the demand for housing increases which in turn impacts the fluctuation of housing units.

## Occupation and Labor Participation

As of 2000, the two largest occupational categories for City residents were service and sales/office occupations (**Table 2-8**). These categories accounted for more than 51.5 percent of jobs held by National City residents, while these categories comprised less than 43.3 percent of jobs held by San Diego County residents.

**Table 2-8**  
**Employment Profile**

Occupations of Residents	National City		San Diego County	
	Number	Percent	Number	Percent
Managerial/Professional	2,735	15.4	467,386	37.7
Sales/Office	4,518	25.4	337,603	27.2
Service	4,649	26.1	199,384	16.1
Production/Transportation/Material Moving	3,444	19.3	122,933	9.9
Construction/Extraction/Maintenance	2,253	12.6	107,450	8.7
Farming/Forestry/Fishing	165	<1	6,502	<1
Total <sup>1</sup>	17,764	~100	1,241,258	~100

Note 1: Civilian population 16 years and over.  
Source: Census 2000.

Management occupations are the highest paid occupations in the San Diego region. Farming, fishing and forestry, food preparation, and service-related occupations are the lowest paid. The high proportion of sales/office and service occupations accounts for the City's below average median household income (**Table 2-8**).

The occupations of the City's residents are not necessarily an accurate indicator of the local economy, or of the types of employers and jobs offered, or the pay levels of these jobs. Because the City seeks to provide housing opportunities for individuals who work in the City, it is important to understand who these workers might be and their income levels. The list<sup>1</sup> of the largest employers (those with 500 or more employees) is dominated by educational and health care institutions. Other large employers include school districts, public agencies, retail firms, automobile import/export, lumber import, automobile dealers, health service firms, and lodging. Depending on the type of jobs offered by these employers, income levels can range from low income to above-moderate income. **Table 2-9** shows the average yearly salary by occupation for San Diego County in 2004.

<sup>1</sup> <http://www.ci.national-city.ca.us/Departments/planning/NC%20overview%20update%202005.pdf>.



**Table 2-9**  
**Average Yearly Salary by Occupation San Diego County MSA, 2004**

<b>Occupations</b>	<b>Average Salary</b>
Management	\$94,334
Legal	\$90,511
Computer and Mathematical	\$69,224
Architecture and Engineering	\$66,630
Healthcare Practitioners and Technical	\$63,433
Life, Physical and Social Science	\$58,929
Business and Financial Operations	\$54,657
Arts, Design, Entertainment, Sports and Media	\$46,837
Education, Training and Library	\$46,072
Construction and Extraction	\$40,286
Protective Service	\$40,023
<b>Median Average Salary of All Occupations</b>	<b>\$39,149</b>
Installation, Maintenance and Repair	\$39,126
Community and Social Service	\$38,883
Sales	\$34,541
Office and Administrative Support	\$30,000
Production	\$25,884
Transportation and Material Moving	\$25,884
Healthcare Support	\$25,656
Personal Care and Service	\$22,275
Building Grounds Cleanup and Maintenance	\$21,853
Farming, Fishing and Forestry	\$21,108
Food Preparation and Serving Related	\$18,270

Source: State Employment Development Department, 2004

A sample survey of private industry employers in 2002 showed that the top private sector employers, by percentage of employees, are retail, health care, accommodations and food service, and wholesale (**Table 2-11**). The average annual wages per job in these sectors ranges from approximately \$12,000 to approximately \$36,000. Even with two wage earners, many households in these sectors of the economy would be low income. **Table 2-10** lists the major employers in the City by number of employees.

Table 2-10  
Major Employers in National City

500 Employees or More	
Naval Station San Diego	National City School District
Paradise Valley Hospital	
250 to 499 Employees	
Sweetwater Union High School District	Mossy Nissan
City of National City	Dixieline Lumber
Macy's	
100 to 249 Employees	
Friendship Developmental Services	Perry Ford of National City
Paradise Valley Manor & Health Care	Ron Baker Chevrolet
Windsor Gardens Convalescent	McCune Chrysler Plymouth
Power Generation Consulting	San Diego Dodge
Pasha Services	Westcott Mazda Kia
Knight & Carver Yacht Center	Ball Automotive Group
Motivational Systems, Inc.	Mervyn's Department Store
Friendship Manor	J. C. Penney Company, Inc.
Schef Steel	Castle Manor Convalescent Center
Pacific Defense Systems	Fs Alutliqju Joint Venture
Holiday Inn	Harvest Meat Company
Frank Toyota	Maniflow Money Exchange

Source: City of National City (January, 2005)

Table 2-11  
Employment by Industry in National City, 2002

Industry Description	Number of Establishments	Annual Payroll (\$1,000)	Number of Employees	Average per Employee	Percent of Employees
Wholesale Trade	119	\$50,556	1,414	\$35,754	10.5
Retail Trade	338	\$134,153	4,928	\$27,223	36.6
Information	15	\$2,319	108	\$21,472	0.8
Real Estate & Rental & Leasing	55	\$32,380	541	\$59,852	4.0
Professional, Scientific, & Technical Services	51	No Information Available			
Administrative & Support & Waste Management & Remediation Service	48	\$13,963	569	\$24,540	4.2
Education Services	4	\$743	36	\$20,639	0.3
Health Care & Social Assistance	145	\$79,563	2,551	\$31,189	18.9
Arts, Entertainment, & Recreation	10	No Information Available			

Table 2-11  
Employment by Industry in National City, 2002

Industry Description	Number of Establishments	Annual Payroll (\$1,000)	Number of Employees	Average per Employee	Percent of Employees
Accommodation & Food Services	159	\$27,615	2,336	\$11,821	17.3
Other Services (Except Public Administration)	137	\$20,155	981	\$20,545	7.3

Source: U.S. Census Bureau, 2002 Economic Census

#### 4. Overcrowding

Overcrowding is typically defined as a housing situation where there is more than one person per room.<sup>2</sup> Overcrowding can result when there are not enough adequately sized units within a community, when high housing costs relative to income force more individuals than a housing unit can adequately accommodate to share a housing unit, and/or when families reside in units smaller than what they need in order to devote income to other necessities such as food and health care. Overcrowding also tends to accelerate deterioration of housing. Therefore, maintaining a reasonable level of occupancy and alleviating overcrowding are critical to enhancing quality of life.

In 2000, approximately 35.9 percent of the City's households lived in overcrowded conditions. Overcrowding disproportionately affected renters - 42.4 percent of renters versus 23.9 percent of owners lived in overcrowded conditions. The City faces an extremely high rate of overcrowding, more than three times the countywide rate of 11.8 percent.

The high rate of overcrowding in the City results from the combination of low incomes, high housing costs, and a greater number of large families (both renters and owners) than the countywide average. Nearly 32 percent of the City's households are families with five or more members, compared to just over 20 percent countywide. The California Department of Finance estimates National City's average household size at 3.46, compared to 2.79 countywide.<sup>3</sup>

Overcrowded living conditions in National City are due primarily to a lack of adequately sized rental housing units. In 2000, the City's housing stock included 10,629 units with three or more bedrooms. A three-bedroom unit is typically considered adequately sized for large households. Among these units, 15,806 are owner-occupied and 2,493 are renter-occupied.

<sup>2</sup> Based on the Census Bureau's definition of "room," which excludes bathrooms, porches, balconies, foyers, halls, or half-rooms. See 2000 Census Long Form, question #37.

<sup>3</sup> 2005 City/County Population and Housing Estimates (Report E-5a - 2005)

## 5. Overpayment

Analysis of another housing problem, overpayment, reveals that the incidence of overcrowding is also attributable to a high ratio of housing costs to income, forcing families to take on additional roommates to devote income to other basic needs or to live in homes that are smaller than the family's needs.

A household is considered to be overpaying for housing (or cost burdened) if it spends more than 30 percent of its gross income on housing. Problems of housing cost burden occur when housing costs rise faster than incomes and/or when households are forced to pay more than they can afford for housing of adequate size, condition, and amenities to meet their needs. The prevalence of overpayment varies significantly by income, tenure, household type, and household size.

In 2000, 38.2 percent of the City's households overpaid for housing. Overpayment affected 30.5 percent of owner-households and 42.4 percent of renter-households. Overpayment affected 78.3 percent of all the City's households earning less than 30 percent of median family income (MFI). Among renters who overpaid in 2000, 21.7 percent earned incomes less than 30 percent of MFI. Much of the higher incidence of overcrowding among renter-households with lower incomes may be a result of households attempting to mitigate overpayment problems by taking in additional roommates or renting smaller and presumably less costly units.

The percentage of National City households that overpaid for housing was higher than most nearby cities such as Chula Vista (35.3), El Cajon (38.1), La Mesa (33.5), Lemon Grove (35.8), and Santee (31.7).

## 6. Special Needs Households

Certain groups have greater difficulty finding decent, affordable housing due to special circumstances. Special circumstances may be related to one's income, family characteristics, or disability status, among other factors. There are a variety of special needs groups as defined by state law. In National City, residents and families with special needs include seniors, persons with disabilities, large families, single-parent families, and military. **Table 2-12** shows the number of people in each special needs group in the City, and the discussion following Table 2-12 summarizes their housing needs.

Table 2-12

Special Needs Groups in National City, 2000

Special Needs Groups	Number	Percent
Seniors <sup>1</sup>	5,076	9.4
Persons with Disabilities <sup>2</sup>	4,164	7.7
Large Households <sup>3</sup>	3,239	21.9
Single-Parent Households <sup>3</sup>	2,663	18.0
Homeless Persons <sup>4</sup>	100	n/a
Military <sup>5</sup>	5,897	10.9
College Students	3,463	6.4
Persons Dependent on Alcohol/Drugs <sup>6</sup>	4,417	0.2
Persons with HIV and AIDS <sup>7</sup>	58	8.1
Farmworkers	165	0.92

<sup>1</sup> Percentage of population in 2000.

<sup>2</sup> Percentage of population in 2000.

<sup>3</sup> Percentage of households in 2000.

<sup>4</sup> 1999 estimate, Regional Task Force on the Homeless.

<sup>5</sup> Residing in group quarters.

<sup>6</sup> Estimated per 1999 population.

<sup>7</sup> Cumulative number of adults AIDS cases reported through December 31, 1999.

Source: Census 2000; and Regional Task Force on the Homeless, 2004.

## Senior Households

Senior households have special housing needs due to three concerns – income, health care costs, and physical disabilities. According to the 2000 Census, 5,470 seniors (age 65 or older) resided in the City, and there were 3,362 senior head of households. Among the senior head of households, 52.1 percent were owners and 47.8 percent were renters. The Census reported that seniors between 65 and 74 earned a median income of \$24,574, while the median income of seniors over age 74 was \$21,360.

The special needs of seniors can be met through a range of services, including congregate care, rent subsidies, shared housing, and housing rehabilitation assistance. For the frail or elderly persons with disabilities, housing can be modified with architectural design features that can help ensure continued independent living arrangements. Senior housing with supportive services can be provided to facilitate independent living.

An overview of licensed adult community care facilities that serve some of the special needs groups is provided in **Table 2-13**. As shown, 15 licensed community care facilities serve 256 beds/persons. There is no licensed community care facility for youth aged 17 or younger.

Table 2-13  
Licensed Residential Care Facilities

Age	Total Number of Facilities	Total Capacity (# of beds/ persons)	Specialized Care (Capacity - # of beds)		
			Mentally Disabled	Developmentally Disabled	Non-Ambulatory
Age 18-59					
Adult Residential	7	36	18	8	4
Adult Day Care	2	117	--	15	90
Age 60+					
Elderly Residential	6	103	--	--	27
Total	15	256	18	23	121

Source: State of California Department of Social Services, 2005.

## Persons with Disabilities

Persons with disabilities have special housing needs because of their fixed incomes, the lack of accessible and affordable housing, and the medical costs associated with their disability. The Census defines a "disability" as a long-lasting physical, mental, or emotional condition. According to the 2000 Census, 11,487 persons with one or more disabilities resided in National City, representing 2.1 percent of the residents over five years of age. Of the population with disabilities, 2,943 were seniors; seniors comprised 51.4 percent of the City's population with disabilities.

For those of working age, disabilities can also restrict the type of work performed and income earned; as a result, nearly 23.4 percent of persons with disabilities in National City earned incomes below the poverty level in 1999. Among the reported disabilities, the most common were disabilities that prevented residents from working (24.5 percent), with physical disabilities being the second most prevalent disability tallied (21.1 percent).

Living arrangements for persons with disabilities depends on the severity of the disability. Many persons live at home in an independent fashion or with other family members. Independent living can be furthered through special housing design features for the disability, income support for those who are unable to work, and in-home supportive services for persons with medical conditions, among others. Services can be provided by public or private agencies. Some persons with disabilities live in group homes or other institutionalized settings.

## Large Households

Large households are defined as households with five or more members in the unit. **Table 2-14** shows the number of Large Households in National City. Large households comprise a special needs group because of their need for larger units, which are often in limited supply and therefore command higher rents. In order to save for the necessities of food, clothing, and medical care, it is common for lower income large households to reside in smaller units, frequently resulting in overcrowding.

**Table 2-14**  
**Large Households in National City**

	1990		2000	
	Number	Percent	Number	Percent
Large Households, (5 or more)	3,224	21.8	3,742	24.9
Owner-Occupied	1,292	40.1	1,630	43.5
Renters	1,932	59.9	2,112	56.4

Although renter-households have a smaller average household size than owner-households (3.25 versus 3.62 persons per household), overcrowding disproportionately affected renter-households in 2000. Approximately 42.4 percent of renter-households lived in overcrowded housing units compared to 23.9 percent of owner-households.

### Single-Parent Households

National City was home to 2,344 single-parent households with children under age 18 in 2000. Single-parent households, in particular female-headed families, often require special assistance such as accessible day care, health care, and other supportive services. Because of their low income and higher family expenses, 51.7 percent of all single-parent households and 58.7 percent of female-headed households with children lived in poverty in 2000. Thus single-parent families, in particular female-headed families, are considered a special needs group.

### Homeless

HUD defines a person as homeless if he/she is not imprisoned and:

1. Lacks a fixed, regular, and adequate nighttime residence;
2. The primary nighttime residence is a publicly or privately operated shelter designed for temporary living arrangements;
3. The primary residence is an institution that provides a temporary residence for individuals that should otherwise be institutionalized; or
4. The primary residence is a public or private place not designed for or ordinarily used as a regular sleeping accommodation.

Assessing a region's homeless population is difficult because of the transient nature of the population. San Diego County's leading authority on the region's homeless population is the Regional Task Force on the Homeless (RTFH, Inc.). Based on information provided by individual jurisdictions, the majority of the region's homeless is estimated to be in the urban areas (**Table 2-15**). RTFH estimates that 25 out of the 75 estimated homeless population in National City (47 of which were non-farm workers/day laborers) were unsheltered in 2004.

**Table 2-15**  
**Homeless Population by Jurisdiction, 2004**

	Total Homeless			Total Unsheltered			Unsheltered* (%)
	Urban	Farm Workers/ Day Laborers	Total	Urban	Farm Workers/ Day Laborers	Total	
National City	25	0	25	47	0	47	65.2
Chula Vista	150	0	150	324	0	324	68.3
Imperial Beach	12	0	12	0	0	0	n/a
Lemon Grove	50	0	50	0	0	0	n/a
San Diego City	4,258	200	4,458	2,239	200	2,439	54.7
San Diego County	7,323	2,344	9,667	3,901	2,309	6,210	64.2

Note: \*Based upon the number of shelter beds available each night.  
Source: San Diego Regional Task Force on the Homeless, 2004

A survey conducted by SANDAG found 78 regional homeless services available in National City such as the Metropolitan Area Advisory Committee Project (MAAC) and the Community Food Bank of National City. These services include shelter, transitional housing, supportive services, food banks, etc. The MAAC provides needs assessment, emergency food and rental assistance, case management, housing referral, and other services. Through networking with churches and community organizations, the program also helps provide clothing, housing, job placement, job training, medical prescriptions, transportation, and counseling.

However, homeless shelter facilities are limited in National City. Only one such facility, a domestic violence shelter for women and children, is physically located in the City. The majority of the Homeless Shelters and Services in the Southern San Diego County region are in Chula Vista. (Table 2-16).



**Table 2-16**  
**Homeless Shelters and Services Servicing National City**

<b>Name</b>	<b>Agency</b>	<b>Target Population</b>	<b>Special Needs</b>	<b>Location</b>	<b># Beds<sup>1</sup></b>
<b>Case Management Agency</b>					
Project Hand	Lutheran Social Svcs	General Population	General Homeless	Chula Vista	n/a
Options South Bay	MITE	Families with Children	Substance Abuse Treatment	Chula Vista	n/a
South Bay	MAAC Project	General Population	General Homeless	Chula Vista	n/a
Chula Vista Family Svcs	The Salvation Army	General Population	General Homeless	Chula Vista	n/a
<b>Emergency Shelter</b>					
ISN Rot'l Shelter- South Bay	Ecumenical Council of San Diego	General Population	General Homeless	Regional	12
Casa Nueva Vida I	South Bay Community Svcs	General Population	General Homeless	Chula Vista	54
La Nueva Aurora	South Bay Community Svcs	Families with Children	Victims of Domestic Violence	Chula Vista	12
<b>Transitional Shelter</b>					
Nosotros	MAAC Project	Adult Men	Substance Abuse Treatment	Chula Vista	unkn
Casa Nuestra Shelter	South Bay Community Svcs	Homeless Youth	General Homeless	Chula Vista	unkn
Casa Segura I&II	South Bay Community Svcs	Women and Children	Victims of Domestic Violence	Chula Vista	50
Casas	South Bay Community Svcs	Families with Children	General Homeless	Chula Vista	7
Casas de Transition	South Bay Community Svcs	Families with Children	General Homeless	Chula Vista	73
Trolley Trestle	South Bay Community Svcs	Adult Men and Women	General Homeless	Chula Vista	10
Trolley Trestle	South Bay Community Svcs	Families with Children	General Homeless	Chula Vista	10
Victorian Heights	South Bay Community Svcs	Women with Children	Victims of Domestic Violence	National City	38
<b>Vouchers</b>					
Hotel Voucher	South Bay Community Svcs	Families with Children	General Homeless	Chula Vista	n/a

<sup>1</sup> Based upon the number of shelter beds available each night.

<sup>2</sup> Number of shelter beds increases from 50 to 75 during winter months.

Source: San Diego Regional Task Force on the Homeless, 2004; and National City, 2004.

## Military Personnel

Often, lower incomes and an uncertain length of residency affect the housing needs of military personnel. Although a large percentage of National City's work force is employed by the military, no military housing is provided in the City, yet many military families live off base due to the lack of demand for housing and the close proximity to the military base. According to the RHNA, 3,391 single military personnel or those living

away from their families resided on ships in 1995. This is a decrease from the 1990 population of 5,897 military personnel residing on ships. This decrease is more likely related to some ships being out at sea at the time of the estimate than it is related to military downsizing, as the naval base in National City has not yet been substantially affected by military downsizing and no base closure activity has occurred in the City.

Military housing is located in the City of San Diego adjacent to National City. Census Tract 38.00, which borders San Diego Bay and National City, is comprised of military personnel in group quarters. Almost all (98.1 percent) of these are in military quarters according to the 2000 Census. Of the remainder, 1.5 percent are in correctional institutions and 0.4 percent are in other non-institutionalized group quarters. Low incomes and lack of previous homeownership experience characterizes many of these military personnel who seek housing when they choose to stay in the area when discharged from service. They may also seek housing outside of military group quarters while they are still serving at this or other local military facilities.

### **College Students**

College student population is a significant factor affecting housing demand. Typically, students are low income and are therefore impacted by a lack of affordable housing. In addition, the availability of housing for recent graduates is critical to the local and regional economies. Recent graduates provide a specialized pool of skilled labor that is vital to the economy. Lack of affordable housing often leads to their departure from the region. The 2000 Census reported that 3,011 people in National City were enrolled in either undergraduate college or graduate/professional schooling. The number of enrolled students accounts for 5.8 percent of National City's population.

Region-wide, approximately 8.9 percent of the residents were enrolled in college in 2000. San Diego State University, the largest university in the region, has an enrollment of 30,000 students, but only provides on-campus housing for less than 10 percent of its students. Other smaller universities and colleges in the region also have similar housing shortages.

In addition to the San Diego State University campus and the Southwestern College campus, the National City Higher Education Center, located in National City and operated by Southwestern College and San Diego State University, currently serves approximately 1,600 students. As this existing Higher Education Center nears maximum capacity, a new and expanded Education Center to serve a maximum enrollment of between 7,000 and 10,000 students has been proposed adjacent to the current Education Center. Although this Education Center could serve a total enrollment of between 7,000 and 10,000 students, it is anticipated that the maximum number of students that would be on the campus at one time would be about 3,000. The proposal to expand the Education Center does not include a student housing component. This increase in students would result in an increased demand for affordable student housing.

## Farmworkers

According to the San Diego County Department of Agriculture Weights and Measures, National City has no registered land in agricultural use in within its City limits in 2005. This information was derived by querying spatial data from the Department of Water Resources 2002 Land Use Dataset.

The Department of Health and Human Services determined that there were 19,719 farmworkers in San Diego County in 2000, of which 46 percent were migrant farmworkers and 54 percent were seasonal laborers.<sup>4</sup> No comparable statistics were available for National City. According to the Census 165 persons in National City were employed in the farming, forestry, and fishing occupations in 2000. However, these estimates may underestimate the true number of farmworkers in National City due to the seasonality of the labor force, migrant laborers, and the significant level of under-reporting.

Although there is little documentation on the number of farmworkers working or living in National City, regionally farmworkers are considered a special needs group. According to the California Economic Development Department, persons employed in farming, forestry, and fishing occupations in San Diego County earned approximately \$21,108 in 2003. Specifically, farmworkers and laborers earned an annual salary of approximately \$19,000.

## C. Housing Characteristics

### 1. Housing Type

According to the California Department of Finance, National City had 15,440 housing units as of January 1, 2005. The majority (51.5 percent) are single-family units, with 42.8 percent consisting of single-family detached units and 8.65 percent single-family attached units. Multi-family dwelling units comprised 45.71 percent of the City's housing stock in 2005 and the remaining 2.84 percent were mobile homes.

Since 2000, the proportion of single-family detached and multi-family developments with five or more units declined less than one percent. The City experienced a one percent increase in mobile homes. (**Table 2-17**).

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<sup>4</sup> "Migrant and Seasonal Farmworker Enumeration Profiles Study - California." Bureau of Primary Health Care, Health Resources and Services Administration, Department of Health and Human Services, 2000.

**Table 2-17**  
**Housing Unit Types**

Housing Unit Type	2000		2005	
	Number	Percent	Number	Percent
Single-family Detached	6,631	42.76	6,609	42.80
Single-family Attached	1,339	8.64	1,336	8.65
Multi-family 2-4 units	1,696	10.94	1,690	10.95
Multi-family 5+ units	5,415	34.92	5,368	34.76
Mobile Homes/Other	425	2.74	437	2.84
<b>Total</b>	<b>15,506</b>	<b>100.0</b>	<b>15,440</b>	<b>100.0</b>

Source: Census 1990; and Department of Finance, 2005.

## 2. Housing Tenure

From 1990 to 2000, the tenure distribution in National City shifted slightly towards renters (**Table 2-18**). As of the 1990 Census, 35.4 percent of households owned their units while 64.5 percent rented. By 2000, the proportion of renter-households increased to 64.9 percent, while the proportion of homeowners decreased to 35.0 percent.

## 3. Housing Vacancy

A vacancy rate is often a good indicator of how effectively for-sale and rental units are meeting the current demand for housing in a community. A vacancy rate of 5 to 6 percent for rental housing and 1.5 to 2.0 percent for ownership housing is generally considered a balance between the demand and supply for housing. A higher vacancy rate may indicate an excess supply of units, and therefore price depreciation, while a low vacancy rate may indicate a shortage of units and a resulting escalation of housing prices.

Vacancy rates for ownership and rental units declined in National City between 1990 and 2000. In 1990, the citywide vacancy rate was 3.1 percent, which declined to 2.7 percent by 2000 (Table 2-18). For-sale units were 11.6 percent of total vacancies in 2000 compared to 9.3 percent in 1990. Rental vacancies were 64 percent of total vacancies.

Table 2-18  
Housing Tenure and Vacancy

Tenure & Vacancy	1990 Census		2000 Census		Percentage Points Change
	Number	Percent**	Number	Percent	
For Rent	275	1.8	268	1.7	-0.1
For Sale	44	0.3	49	0.3	0.0
Other Vacant*	151	1.0	104	0.7	-0.3
Total Vacancy	470	3.1	421	2.7	-0.4
Total Renter-Occupied	9,534	62.5	9,811	63.6	+1.1
Total Owner-Occupied	5,239	34.4	5,289	34.3	-0.1
Total Units	15,243	N/A	15,422	N/A	N/A

Note: \*Rented or sold/not occupied, for seasonal, occasional or recreational use, and other vacant. \*\* As a percentage of total units.

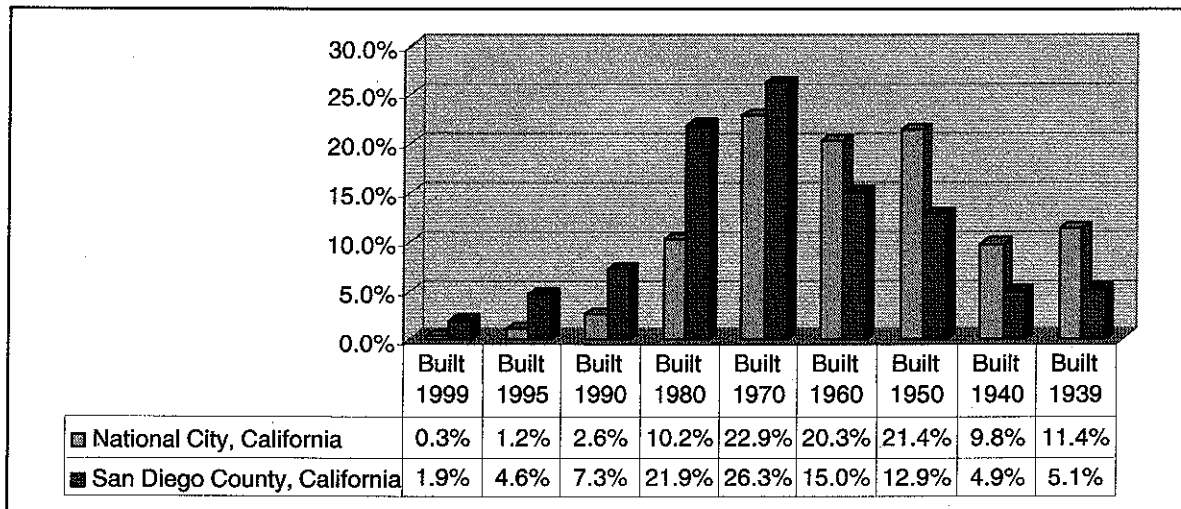
Source: Census 1990; and Census 2000.

#### 4. Housing Age and Condition

Housing age and condition affect the quality of life in the City. Like any other tangible asset, housing is subject to gradual deterioration over time. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, depress neighboring property values, and eventually affect the quality of life in a neighborhood. On average, National City's housing stock is older compared to the regional housing stock (**Figure 2-3**). The City incorporated in 1887 and the majority of the housing is over 30 years old (approximately 85.8 percent). Only 14.3 percent of homes were constructed after 1980.

Most homes require greater maintenance as they approach 30 years of age. Common repairs needed include a new roof, wall plaster, and stucco. Homes older than 50 years require more substantial repairs, such as new siding or plumbing, in order to maintain the quality of the structure. Approximately 1,000 units are older than 50 years. The 2000 Census reported on the substandard housing in National City, recording 201 units with inadequate plumbing, 604 units without heat, and 136 units without a complete kitchen.

**Figure 2-3**  
**Year Structure Built**



Source: Census 2000

## 5. Housing Costs and Affordability

The extent of housing problems in a community is directly related to the cost of housing versus household incomes. If housing costs are relatively high in comparison to household income, there will be a correspondingly higher housing cost burden and overcrowding. This section summarizes the cost and affordability of the housing stock to National City residents.

Prices for single-family homes and condominiums in National City were collected from the DataQuick real estate database. DataQuick is a company that assembles real estate data from the County Assessor's Records. In the month of May, 2005, 21 single-family homes were sold in National City. Based on the information available, the median sale price of these homes was \$395,000. Condominium sales prices were significantly lower than single-family home sale prices in National City. Among the five condominiums sold, the median sales price was \$335,000.

The California Association of Realtors publishes quarterly median home prices (including single-family homes and condominium units) for areas throughout California. From the first quarter of 2004 to the first quarter of 2005, the median home price increased 10.3 percent to \$390,000 (**Table 2-19**). This median price was similar to that derived from the DataQuick service for July 2003 through May 2005 (\$395,000). National City had the lowest median home price in 2005, in comparison to surrounding cities. Although the City has the lowest median home price, the City is experiencing a rapid rise in median home prices, with the third highest percentage point change in 2005.

The Multiple Listing Service (MLS) database was also consulted in an effort to better understand the home sales market in National City.

Table 2-19  
Median Home Prices, 2004-2005

	First Quarter 2004	First Quarter 2005	Percent Change 2003-2004
National City	\$353,500	\$390,000	10.3
Chula Vista	\$495,000	\$560,000	13.1
Lemon Grove	\$387,000	\$442,000	14.2
Imperial Beach	\$507,500	\$482,000	-5.0
San Diego City	\$440,500	\$465,000	5.6
San Diego County	\$455,000	\$500,000	9.9

Source: California Association of Realtors, 2005

## Rental Market

The San Diego County Apartment Association publishes quarterly rental market reports based on surveys conducted throughout the region from spring 2002 through spring 2003. Spring average rents (typically the season with the highest average rental rates) declined for studios and one and two bedroom apartments, but increased approximately 12 percent for three bedroom apartments. (Table 2-20). Rental rates in National City are among the lowest in southern San Diego County. While rates in National City are comparable to rates for similar sized units in Lemon Grove, they are much lower than rates in Imperial Beach, Chula Vista, and San Diego County.

Table 2-20  
Average Rental Rates by Jurisdiction, 2002 & 2003

Jurisdiction	Number of Rooms	Spring 2002 Average Rents	Fall 2002 Average Rents	Spring 2003 Average Rents	Percent Change 2002 to 2003
National City	Studio	\$557	\$529	\$ 515	-8
	1 BR	\$555	\$579	\$ 521	-6
	2 Br	\$713	\$643	\$ 639	-10
	3BR	\$966	\$1,000	\$1,081	12
Imperial Beach	Studio	\$556	\$387	\$ 635	14
	1 BR	\$607	\$549	\$ 679	12
	2 Br	\$790	\$854	\$ 794	1
	3BR	\$933	\$1,120	\$ 843	-10
Lemon Grove	Studio	\$400	\$435	\$ 435	9
	1 BR	\$667	\$606	\$ 647	-3
	2 Br	\$844	\$755	\$ 801	-5
	3BR	\$1,175	\$1,100	\$1,033	-12
Chula Vista	Studio	\$525	\$658	\$650	24
	1 BR	\$693	\$691	\$741	7
	2 Br	\$863	\$877	\$818	-5
	3BR	\$1,058	\$1,151	\$1,231	16

Table 2-20  
Average Rental Rates by Jurisdiction, 2002 & 2003

San Diego	Studio	\$608	\$628	\$663	9
	1 BR	\$728	\$753	\$790	9
	2 Br	\$968	\$996	\$1,031	7
	3BR	\$1,346	\$1,385	\$1,452	8
San Diego County	Studio	\$602	\$608	\$653	7.8
	1 BR	\$715	\$744	\$775	7.7
	2 Br	\$925	\$953	\$987	6.3
	3BR	\$1,250	\$1,316	\$1,361	8.2

Source: San Diego County Apartment Association, 2003.

## 6. Housing Affordability by Household Income

Housing affordability can be inferred by comparing the cost of renting or owning a home in the City with the maximum affordable housing costs for households at different income levels. Taken together, this information can generally show who can afford what size and type of housing and indicate the type of households most likely to experience overcrowding and overpayment.

The Federal Department of Housing and Urban Development (HUD) conducts annual household income surveys nationwide to determine a household's eligibility for federal housing assistance. Based on this survey, the California Department of Housing and Community Development (HCD) developed income limits that can be used to determine the maximum price that could be affordable to households in the upper range of their respective income category. Households in the lower end of each category can afford less by comparison than those at the upper end. The maximum affordable home and rental prices for residents of San Diego County are shown in **Table 2-21**.



Table 2-21  
Housing Affordability Matrix San Diego County AMI - \$63,400 (2005)

Income Group	Income Levels		Housing Costs		Maximum Affordable Price	
	Annual Income	Affordable Payment	Utilities	Taxes & Ins.	Home	Rental
<b>Extremely Low (0-30% AMI)</b>						
One Person	\$14,500	\$360	\$50	\$200	\$35,000	\$310
Small Family	\$18,650	\$470	\$100	\$250	\$42,000	\$370
Large Family	\$22,350	\$560	\$150	\$300	\$49,000	\$410
<b>Very Low (31-50% AMI)</b>						
One Person	\$24,150	\$600	\$50	\$200	\$65,000	\$550
Small Family	\$31,050	\$780	\$100	\$250	\$78,000	\$670
Large Family	\$37,250	\$930	\$150	\$300	\$88,000	\$780
<b>Low (51-80% AMI)</b>						
One Person	\$38,650	\$960	\$50	\$200	\$131,000	\$910
Small Family	\$49,700	\$1,240	\$100	\$250	\$164,000	\$1,140
Large Family	\$59,600	\$1,480	\$150	\$300	\$191,000	\$1,340
<b>Moderate (81-120% AMI)</b>						
One Person	\$53,250	\$1,330	\$50	\$200	\$200,000	\$1,280
Small Family	\$68,500	\$1,710	\$100	\$250	\$253,000	\$1,610
Large Family	\$82,200	\$2,060	\$150	\$300	\$297,000	\$1,910

Notes:

1. Affordable payment and rental columns are rounded to the nearest \$10; affordable home price column is rounded to the nearest \$1,000
2. 2005 Area Median Income (AMI) = \$63,400
2. Small Family = 3 persons; Large Families = 5 or more persons
3. Utility costs for renters assumed at \$50/\$100/\$150 per month
4. Monthly affordable rent based on payments of no more than 30 percent of household income
5. Property taxes and insurance based on averages for the region
6. Calculation of affordable home sales prices based on a down payment of 10 percent, annual interest rate of 6 percent, 30-year mortgage, and monthly payment of gross household income

Source: California Department of Housing and Community Development; P&D Consultants, 2005.

The market-affordability of the City's housing stock for each income group is discussed below:

**Extremely Low Income Households:** Extremely low income households are classified as those earning 30 percent or less of the AMI. The maximum affordable rental payment ranges from \$310 per month for a one-person household to \$410 per month for a family of five (Table 2-21).

Based on the rental data presented in Tables 2-20 and 2-21, extremely low income households of all sizes would be unlikely to secure adequately sized and affordable rental housing in National City.

**Very Low Income Households:** Very low income households are classified as those earning between 31 and 50 percent of the AMI. The maximum affordable rental payment ranges from \$550 per month for a one-person household to \$780 per month for a family of five (Table 2-21).

Based on the rental data presented in Tables 2-20 and 2-21, very low income households of all sizes would be unlikely to secure adequately sized and affordable rental housing in National City.

**Low Income Households:** Low income households are classified as those earning 51 to 80 percent of the AMI. The maximum affordable rental payment ranges from \$910 per month for a one-person household to \$1,340 per month for a family of five (Table 2-21).

Based on the rental data presented in Tables 2-20 and 2-21, low income households of all sizes may find it difficult to secure adequately sized and affordable rental housing in National City due the limited number of lower cost, market-rate units. However, these households would have more opportunity than very low income households. The DataQuick real estate database listed a small number of houses sold at prices affordable to low income households; however, these sales likely represented partial sales or transfers between family members as the prices were well below the median. In addition, the condition and size of these units are unknown.

**Moderate Income Households:** Moderate income households earn 81 to 120 percent of the County AMI. The maximum home price a moderate income household can afford ranges from \$200,000 for a one-person household to \$297,000 for a five-person family. Affordable rental rates for moderate income households would range from \$1,280 for a one-person household to \$1,910 for a five-person household.

Based on the sales data provided by DataQuick, moderate income households would have a similar problem as low income households in purchasing an adequately sized home (Table 2-19). Although a few homes were sold within the affordable range, these sales may represent partial sales, and the condition of the units is unknown.

Moderate income households have a better chance of securing an adequately sized and affordable rental-housing unit (Tables 2-20 and 2-21) than low income households.

## **D. Estimate of Housing Needs**

The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census for HUD provides detailed information on housing needs by income level for different types of households. Detailed CHAS data based on the 2000 Census is displayed in **Table 2-22**. Housing problems detailed in CHAS include: 1) units with physical defects (lacking complete kitchen or bathroom); 2) overcrowded conditions (housing units with more than one person per room); 3) housing cost burden, including utilities, exceeding 30

percent of gross income; or 4) severe housing cost burden, including utilities, exceeding 50 percent of gross income.

**Table 2-22**

**Housing Assistance Needs of Low and Moderate Income Households**

Household by Type, Income & Housing Problem	Renters				Owners		Total Households
	Elderly	Small Families	Large Families	Total Renters	Elderly	Total Owners	
Extremely Low Income (0-30% AMI)	669	1,300	549	2,896	215	376	3,272
% with any housing problem	59.6	94.6	98.2	83.9	65.1	74.7	82.9
% with cost burden >30%	57.4	88.5	92.0	79.5	65.1	69.4	78.3
% with cost burden > 50%	33.5	71.5	62.8	59.2	48.8	59.0	59.1
Low Income (31-50% AMI)	340	1,083	589	2,307	259	689	2,996
% with any housing problem	45.6	78.3	95.8	78.5	32.4	60.2	74.3
% with cost burden >30%	33.8	62.6	52.5	58.4	32.4	50.2	56.5
% with cost burden > 50%	8.8	8.1	5.8	7.7	15.1	29.6	12.7
Moderate Income (51-80% AMI)	272	1,160	535	2,270	310	1,274	3,544
% with any housing problem	41.2	55.2	89.7	59.3	32.3	64.8	61.2
% with cost burden >30%	19.1	21.6	13.1	21.2	24.2	42.4	28.8
% with cost burden > 50%	5.1	0.9	0.0	1.5	9.7	10.2	4.6
Total Households	1,451	4,833	2,112	9,766	1,319	5,251	15,018*
% with any housing problem	49.0	66.2	90.1	66.4	29.5	46.6	59.5

Notes: Data presented in this table are based on special tabulations from sample Census data. The number of households in each category usually deviates slightly from the 100 percent county figure due to the need to extrapolate sample data out to total households. Interpretations of these data should focus on the proportion of households in need of assistance rather than on precise numbers.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) May 2004.

\*Occupied housing units

The types of problems vary according to household income, type, and tenure. Some highlights include:

- In general, renter-households had a higher level of housing problems (66.4 percent) compared to owner-households (46.6 percent).
- Approximately 94 percent of extremely low income renters, 98 percent of extremely low income large families, and 95 percent of low income large family renters experienced housing problems.
- Extremely low income owner-households had a high level of housing problems (74 percent).

## **E. Multi-Family Affordable Housing**

**Table 2-23** provides an inventory of assisted multi-family housing stock by various government assistance programs. This inventory includes all multi-family rental units assisted under Federal, State and/or other local programs, including HUD programs,

State and local bond programs, redevelopment programs, and local density bonus or direct assistance programs.

National City has eight multi-family projects, totaling 2,770 units that are made affordable to lower income households by various Federal, State, or local programs (see **Table 2-23**).

**Table 2-23**  
**Assisted Housing Inventory and At-Risk Status**

<b>Project</b>	<b>Total Project Units</b>	<b>Program</b>	<b>Length of Affordability Controls</b>	<b>Earliest Conversion Date</b>	<b># of Units At Risk by 2015</b>	<b>Rent / FMR</b>
Granger Apartments 2700 East 8th	180	Section 236(d)(1)	40-year mortgage, 20-year prepayment option	5/1/1991	180	
		Section 8	Annual review	7/31/2000	91	91%
		Section 8	Annual review	5/31/2000	72	91%
Inter City Manor 2101 L Avenue	80	Section 236(d)(1)	40-year mortgage; 20-year prepayment option	11/1/1992	80	
		Section 8	Annual review	7/31/2000	47	86%
		Section 8	Annual review	5/31/2000	32	86%
Plaza Manor 2615 East Plaza Boulevard	372	Section 236(d)(1)	40-year mortgage; 20-year prepayment option	11/1/1992	372	
		Section 8	Annual review	9/30/2000	224	86%
		Section 8	Annual review	8/31/2000	148	86%
Morgan-Kimball Towers 1317 D Avenue	300	Section 231	40 year mortgagee	6/19/2019	0	80%
		Section 8	Annual review	8/31/2015	76	Na
TELACU South Bay Manor 650 East 14th	76	Section 202/811	40-year mortgage	8/31/2015	76	n/a
Park Villa	260	Deed restriction	55-year mortgage		0	n/a
Q Avenue	132	HOME funds	Not applicable due to non-profit ownership	Not applicable	0	n/a
National City Park Apts. 1 & 2 2323 D Avenue	# 1-216 # 2-240	221d(3)	Not applicable due to non-profit ownership	Not applicable	0	n/a

Source: National City 2005 Consolidated Plan

The HCD regulations require cities prepare an inventory of all assisted multi-family rental units eligible to convert to non-low-income housing uses due to termination of subsidy contract, mortgage prepayment, or expiring use restrictions.

## 1. At-Risk Housing

California law requires the analysis of "at-risk" low-income rental housing. Affordable multi-family rental project housing is "at-risk," if it is government-subsidized and has the potential to convert to market rate housing during the next ten years (2005 to 2015). There are currently 708 possible units eligible for conversion.

## 2: Preservation Options

Preservation of the at-risk units can be achieved in several ways: 1) facilitate transfer of ownership of these projects to or purchase of similar units by nonprofit organizations; 2) purchase of affordability covenant; and 3) provide rental assistance to tenants.

### Transfer of Ownership

Long-term affordability of low income units can be secured by transferring ownership of these projects to nonprofit housing organizations. By doing so, these units would be eligible for a greater range of government assistance. The cost to acquire these at-risk units is based on an analysis of asking prices for approximately 50 multi-family properties in and near National City.<sup>5</sup> The average cost per unit was about \$145,000. The acquisition at market value of 708 rental units is estimated to cost \$102,660,000, substantially more than the financial resources that National City would likely have available over the next ten years to assist in the acquisition of such units.

### Purchase of Affordability Covenant

Another option to preserve the affordability of at-risk projects is to provide an incentive package to the owners to maintain the projects as low and moderate income housing. Incentives could include buying down the interest rate on the remaining loan balance, and/or supplementing the Section 8 subsidy amount received to market levels. Due to the number of variables involved, it would be difficult to estimate the probable cost of such covenants without an in-depth financial analysis of each individual property.

### Replacement Costs

The cost of developing new housing depends on a variety of factors such as density, size of units, location and related land costs, and type of construction. The units at risk include a combination of senior and family housing with one, two, and three bedrooms. A review of the development costs of over 800 affordable rental housing units in ten projects constructed or under construction in the vicinity of National City in 2004 and the beginning of 2005 yielded an average cost of \$201,400 per unit.<sup>6</sup> The minimum cost to replace 708 at-risk rental units in National City is estimated to be \$152,116,000 (2005 dollars).<sup>7</sup>

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<sup>5</sup> LoopNet, Inc., an on-line commercial real estate service provider, at [www.loopnet.com](http://www.loopnet.com). Property search conducted on July 28, 2005.

<sup>6</sup> Projects were located in the cities of San Diego and Chula Vista. Sources: [www.chulavistaca.gov/City\\_Services/Development\\_Services/Community\\_Development/Comm\\_Profile](http://www.chulavistaca.gov/City_Services/Development_Services/Community_Development/Comm_Profile) and [www.sandiego.gov/redevelopment-agency/pdf/nofamatrix.pdf](http://www.sandiego.gov/redevelopment-agency/pdf/nofamatrix.pdf)

<sup>7</sup> Based on the estimated multi-family construction cost inflation of 6.7% between June 2004 and June 2005 as reported by the U.S. Bureau of Labor Statistics. Source: [www.bls.gov/ppi/home.htm#overview](http://www.bls.gov/ppi/home.htm#overview)

## Rent Subsidy

Tenant-based rent subsidies could be used to preserve the affordability of housing. Similar to Section 8 vouchers, the City, through a variety of potential funding sources, could provide a voucher or certificate to low income households. The level of the subsidy required to preserve the at-risk affordable housing is estimated to equal the Fair Market Rent (FMR) for a unit minus the housing cost affordable by a low income household. **Table 2-24** estimates the rent subsidies required to preserve the housing affordability for the residents of the 7-8 at-risk units. Based on the estimates and assumptions shown in this table, approximately \$620,000 in rent subsidies would be required annually.

**Table 2-24**  
**Rent Subsidies Required**

<b>Project Units</b>	<b>Granger Apartments</b>	<b>Inter City Manor</b>	<b>Plaza Manor (Summer Crest)</b>	<b>TELACU South Bay</b>
<b>Type</b>	<b>Seniors, Disabled, Family</b>	<b>Senior, Disabled</b>	<b>Senior, Disabled, Family</b>	<b>Seniors</b>
1 BR/ Studios	180	80	140	76
2 BR			168	
3 BR			64	
<b>Total</b>	<b>180</b>	<b>80</b>	<b>372</b>	<b>76</b>
Total Monthly Cost Income Supported by Affordable Housing Cost of Very Low Income Households	180 @ \$550	80 @ \$550	140 @ \$550	76 @ \$550
			168 @ 670	
			64 @ 780	
Total Monthly Rent + Utilities Allowed by Fair Market Rents (October 2004)	180 @ \$1,107	80 @ \$1,107	140 @ \$1,107	76 @ 1,107
			168 @ \$1,313	
			64 @ \$1,889	
Average Monthly Subsidy per Unit	180 @ \$557	80 @ \$557	140 @ \$557	76 @ \$557
			168 @ \$643	
			64 @ \$1,109	
Average Annual Subsidy per Unit	\$6,684	\$6,684	\$6,684 (1 bdrm)	\$6,684
			\$7,716 (2 bdrm)	
			\$13,308 (3 bdrm)	
<b>Total Annual Subsidy</b>	<b>\$1,203,120</b>	<b>\$534,720</b>	<b>\$3,083,760</b>	<b>\$507,984</b>

Market value for each project is estimated with the following assumptions:

1. A one-bedroom unit is assumed to be occupied by a one-person household, a two-bedroom unit by a three-person household and three-bedroom unit by a five-person household.
2. Based on 2005 Area Median Income in San Diego County, affordable monthly housing cost for a one-person low-income household is \$550 \$671 for a 3-person household, and (**Table 2-20**).
3. 2005 Fair Market Rents in San Diego County is \$975 for a 1-bedroom and \$1,183 for a 2-bedroom (<http://www.huduser.org/datasets/FMR/FMR2005F/index.html>).

### 3. Cost Comparison

The cost to acquire the 708 at-risk rental units is estimated to be \$102,660,000. There may be repair and/or rehabilitation costs associated with acquisition, but these are unknown at present. The cost to replace the 708 at-risk units is high, with an estimated total cost of close to \$152,116,000. Replacement of these units would not be feasible given the level of financial resources available to the City and nonprofit organizations. These cost estimates are substantially higher than the cost associated with providing rent subsidies similar to Section 8 vouchers, which would require approximately \$5,329,584 annually. If paid over 30 years (the minimum period of affordability for most subsidy programs), this annual subsidy has a present value of \$87,843,663.<sup>8</sup> The cost over 30 years in future dollars would be \$159,887,520.

### 4. Resources for Preservation of At-Risk Units

A variety of potential funding sources are available for replacing or subsidizing units at risk. Due to high costs of developing and preserving housing and limitations on both the amount and uses of funds, multi-layering of funding sources may be required. **Table 2-25** summarizes available funding sources for acquisition, preservation, and/or rehabilitation of at-risk rental housing.

**Table 2-25**  
**Public and Private Resources Available for Housing**  
**and Community Development Activities**

<b>Program Name</b>	<b>Description</b>	<b>Eligible Activities</b>
<b>1a. Federal Programs – Formula/Entitlement</b>		
HOME	Flexible grant program awarded to the City as part of a county consortium on a formula basis for housing activities.	<ul style="list-style-type: none"> <li>• New Construction</li> <li>• Acquisition</li> <li>• Rehabilitation</li> <li>• Home Buyer Assistance</li> <li>• Rental Assistance</li> </ul>
Community Development Block Grant	Grants awarded to the City on a formula basis for housing and community development activities.	<ul style="list-style-type: none"> <li>• Acquisition</li> <li>• Rehabilitation</li> <li>• Home Buyer Assistance</li> <li>• Economic Development</li> <li>• Homeless Assistance</li> <li>• Public Services</li> </ul>

<sup>8</sup> Based on the U.S. Bureau of Labor Statistics 30-year Consumer Price Index annual average inflation rate estimate of 4.4%, which is used as the discount rate for calculating the present value.

**Table 2-25**  
**Public and Private Resources Available for Housing**  
**and Community Development Activities**

<b>1b. Federal Programs - Competitive</b>		
Section 8 Rental Assistance Program	Rental assistance payments to owners of private market rate units on behalf of very low income tenants (administered by the County).	<ul style="list-style-type: none"> <li>• Rental Assistance</li> </ul>
Section 202	Grants to non-profit developers of supportive housing for the elderly.	<ul style="list-style-type: none"> <li>• Acquisition</li> <li>• Rehabilitation</li> <li>• New Construction</li> <li>• Rental Assistance</li> <li>• Support Services</li> </ul>
Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.	<ul style="list-style-type: none"> <li>• Acquisition</li> <li>• Rehabilitation</li> <li>• New Construction</li> <li>• Rental Assistance</li> </ul>
Section 108 Loan	Provides loan guarantee to CDBG entitlement jurisdictions for pursuing large capital improvement or other projects. The jurisdiction must pledge its future CDBG allocations for repayment of the loan. Maximum loan amount can be up to five times the entitlement jurisdiction's most recently approved allocation. Maximum loan term is 20 years.	<ul style="list-style-type: none"> <li>• Acquisition</li> <li>• Rehabilitation Home Buyer Assistance</li> <li>• Economic Development</li> <li>• Homeless Assistance</li> <li>• Public Services</li> </ul>
<b>2. State Programs</b>		
Emergency Shelter Program	Grants awarded to non-profit organizations for shelter support services.	<ul style="list-style-type: none"> <li>• Support Services</li> </ul>
California Housing Finance Agency (CHFA) Multiple Rental Housing Programs.	Below market rate financing offered to builders and developers of multiple-family and elderly rental housing. Tax exempt bonds provide below-market mortgage money.	<ul style="list-style-type: none"> <li>• New Construction</li> <li>• Rehabilitation</li> <li>• Acquisition of Properties from 20 to 150 units</li> </ul>
Mortgage Credit Certificate Program	Income tax credits available to first-time homebuyers for the purchase of new or existing single-family housing. Local agencies (County) make certificates available.	<ul style="list-style-type: none"> <li>• Home Buyer Assistance</li> </ul>



**Table 2-25**  
**Public and Private Resources Available for Housing**  
**and Community Development Activities**

Low Income Housing Tax Credit (LIHTC)	Tax credits available to individuals and corporations that invest in low income rental housing. Tax credits sold to corporations and people with high tax liability, and proceeds are used to create housing.	<ul style="list-style-type: none"> <li>• New construction</li> <li>• Rehabilitation</li> <li>• Acquisition</li> </ul>
California Housing Rehabilitation Program - Owner Component (CHRP-O)	Low interest loans for the rehabilitation of substandard homes owned and occupied by lower-income households. City and non-profits sponsor housing rehabilitation projects.	<ul style="list-style-type: none"> <li>• Rehabilitation</li> <li>• Repair of code violations, accessibility improvements, room additions, general property improvements</li> </ul>
<b>3. Local Programs</b>		
National City Community Development Commission. (CDC)	20 percent of CDC funds are set aside for affordable housing activities governed by State law.	<ul style="list-style-type: none"> <li>• Acquisition</li> <li>• Rehabilitation</li> <li>• New construction</li> </ul>
<b>4. Private Resources/Financing Programs</b>		
Savings Association Mortgage Company Inc. (SAMCO)	Pooling process to fund loans for affordable ownership and rental housing projects. Non-profit and for profit developers contact member institutions.	<ul style="list-style-type: none"> <li>• New construction of single-family and multiple-family rentals, cooperatives, self help housing, homeless shelters, and group homes for the persons with disabilities.</li> </ul>
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium designed to provide long term debt financing for affordable multi-family rental housing. Non-profit and for profit developers contact member banks.	<ul style="list-style-type: none"> <li>• New construction</li> <li>• Rehabilitation</li> <li>• Acquisition</li> </ul>
Federal Home Loan Bank Affordable Housing Program	Direct subsidies to non-profit and for-profit developers and public agencies for affordable low income ownership and rental projects.	<ul style="list-style-type: none"> <li>• New construction</li> </ul>



## **Chapter 3**

### **Constraints**

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Market, governmental, infrastructure, and environmental factors can constrain the provision of housing in a community. These constraints may result in housing that is not affordable to lower and moderate income households, or may render residential construction economically infeasible for developers. Constraints to housing production significantly impact households with low and moderate incomes and special needs.

#### **A. Market Constraints**

Market constraints such as construction and land costs, or the limited availability of mortgage and rehabilitation financing can result in a barrier to affordable housing for many households. These constraints are discussed below.

##### **1. Construction and Land Costs**

Construction and land costs are key factors in determining housing affordability, and include the price of raw land, improvements, labor, and construction.

Multiple construction factors, such as the type of construction, custom versus tract development, materials, site conditions, finishing details, amenities, square-footage, and structural configuration, can increase the cost of housing. The International Conference of Building Officials (ICBO) provides estimates for the average cost of labor and materials for typical Type V wood frame housing. Estimates are based on "good" quality construction, providing for materials and fixtures well above the minimum required by State and local Building Codes. The average cost per square foot for "good" quality housing is approximately \$95 for multi-family housing and \$107 for single-family homes.

A reduction in amenities and quality of building materials can result in lower sales prices. The increased use of pre-fabricated factory-built or manufactured housing, which is permitted in all residential districts in the City (consistent with California law), may also provide for lower-priced housing by reducing construction and labor costs.

Although construction costs are a significant portion of the overall development cost, the City can do little to mitigate its impact. As construction costs in National City are typical of those in the area, the cost of construction is not considered a major constraint to housing production.

While higher density zoning can reduce the cost per unit of land, land zoned for higher densities also commands a higher market price. Density bonuses may be used as a mechanism to reduce land costs in exchange for guaranteed affordable housing.

National City has very little vacant land remaining for development as indicated on Figure 3-1. Roughly there are 88 acres remaining of vacant land, many of these parcels are relatively small and would typically accommodate only a single residence (see Table of Vacant Land, Appendix B). The majority of the available land would be available for residential construction as residential land use is permitted not only in residential zones, but also in commercial zones and in the light-manufacturing-residential zone. The only areas where residential would not be permitted is within the medium to heavy industrial land use which is located west of Interstate 5.

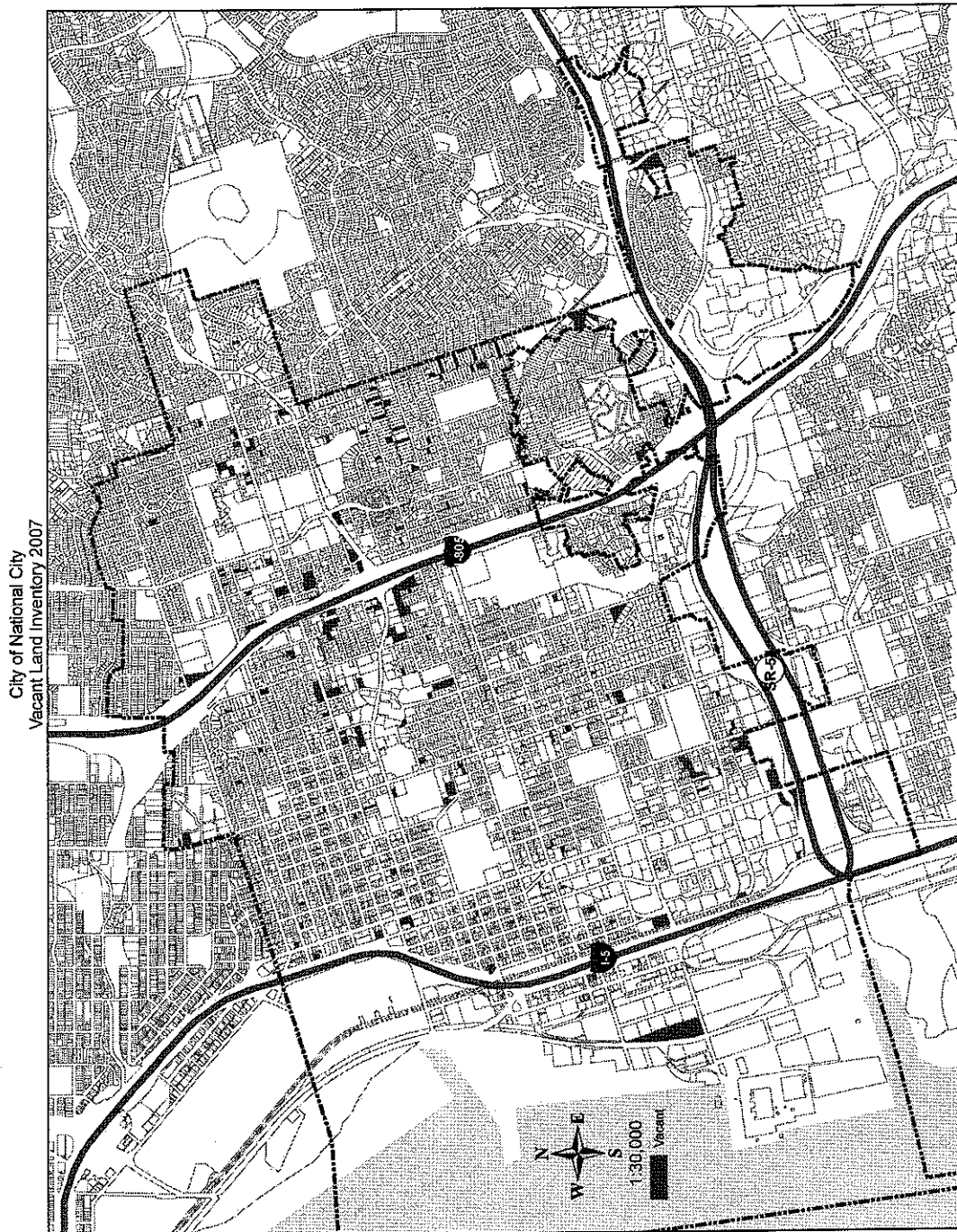
The limited supply of residentially designated vacant land in the City has accounted for increases in land costs. According to the Community Development Commission, residential land averages between approximately \$35 and \$50 per square-foot for most of the City and \$100 per square-foot in the Downtown Specific Plan area. However, land cost is not a constraint in the downtown area due to the significantly higher densities that could be permitted per the Specific Plan. These higher densities allow costs to be spread over a larger number of units.

## **Labor Costs**

Under state labor laws, publicly funded construction projects must generally pay construction workers "prevailing wages," or the most prevalent wage rate for each type of worker. Prevailing wages are often significantly higher than market wages for construction labor on privately funded projects. Labor Code Section 1720, which applies prevailing wage rates to public works projects of over \$1,000, defines public works to mean construction, alteration, installation, demolition, or repair work done under contract and paid for in whole or in part out of public funds. For example, public transfer of an asset for less than fair market value, such as a land write-down, would be construed to be paid for in part out of public funds and trigger prevailing wage requirements.

While the cost differential in prevailing and standard wages varies based on the skill level of the occupation, prevailing wages tend to add to the overall cost of development. In the case of affordable housing projects, prevailing wage requirements could effectively reduce the number of affordable units that can be achieved with public subsidies. The following types of projects however are not required to pay prevailing wages:

- Residential projects financed through issuance of bonds that receive an allocation through the State; or
- Single-family projects financed through issuance of qualified mortgage revenue bonds or mortgage credit certificates.



## 2. Availability of Mortgage and Rehabilitation Financing

The availability of financing affects a person's ability to purchase or improve a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications by the income, gender, and race/ethnicity of the applicants. This applies to all loan applications for home purchases and improvements, whether financed at market rate or with government assistance.

The disposition of loan applications submitted to financial institutions for home purchase and home improvement loans within National City and San Diego County are shown in **Tables 3-1** and **3-2** below. Included is the percentage of loans that are "approved" and "denied" broken down by applicants of different income levels. The status of "other" loans indicates loan applications that were neither approved nor denied, but were incomplete or were withdrawn by the applicant.

### Home Purchase Loans

In 2003, 807 National City households applied for conventional loans to purchase homes in the City. Over 50 percent of the loan applicants were from above moderate income households (over 120 percent Area Median Income (AMI)). Moderate income households (80 to 120 percent AMI) and lower income households (less than 80 percent of AMI) accounted for 32 percent and 11 percent of applicants, respectively.

The overall loan origination rate for National City applicants was 54 percent of total loan applications (**Table 3-1**).<sup>1</sup> The origination rate for home purchase loans was 45 percent among lower income applicants, 64 percent among moderate income applicants, and 51 percent among above moderate income applicants. The origination rate for moderate income National City applicants was the same as County applicants (64 percent), but lower for those lower and above moderate National City applicants when compared to applicants with similar income in the County. There were only 39 National City applicants for government-subsidized loans, 20 of which (51 percent) were originated.

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<sup>1</sup> "Origination" refers to loans approved by the lender and accepted by the applicant

Table 3-1  
Disposition of Conventional Home Purchase  
Loan Applications, National City and San Diego County

Applicant Income	National City				San Diego County			
	Total Apps.	% Orig.	% Denied	% Other*	Total Apps.	% Orig.	% Denied	% Other*
Lower Income (<80% AMI)	95	45	34	21	7,287	54	22	24
Moderate Income (80 to 120% AMI)	260	64	13	23	19,700	64	8	28
Upper Income (>120% AMI)	404	51	24	25	71,632	69	11	20
Not Available	48	48	15	37	4,658	55	15	30
<b>Total</b>	<b>807</b>	<b>54</b>	<b>21</b>	<b>25</b>	<b>103,277</b>	<b>65</b>	<b>13</b>	<b>22</b>

Source: Home Mortgage Disclosure Act (HMDA), 2003.

Notes: "Other" includes applications approved but not accepted, files closed for incompleteness, and applications withdrawn.

### 3. Home Improvement Loans

The ability to maintain housing can often depend on the ability of households to obtain home improvement loans for repairs and upgrades. In 2003, 122 National City households applied for home improvement loans (**Table 3-2**). The overall origination rate was 38 percent, significantly below the home purchase loan approval rate (54 percent). The origination rate by income ranged from 29 percent for moderate income households to 47 percent for lower income households. The origination rate for lower income households was much greater for National City households (47 percent) than for County households (29 percent).

**Table 3-2**  
**Disposition of Conventional Home Improvement**  
**Loan Applications, National City and San Diego County**

Applicant Income	National City				San Diego County			
	Total Apps.	% Orig.	% Denied	% Other*	Total Apps.	% Orig.	% Denied	% Other*
Lower Income (<80% AMI)	43	47	35	18	2,112	29	45	26
Moderate Income (80 to 120% AMI)	41	29	29	42	2,646	38	33	29
Upper Income (>120% AMI)	36	36	28	36	5,461	45	25	30
Not Available	2	50	0	50	148	34	34	32
<b>Total</b>	<b>122</b>	<b>38</b>	<b>30</b>	<b>32</b>	<b>10,367</b>	<b>40</b>	<b>31</b>	<b>29</b>

Source: Home Mortgage Disclosure Act (HMDA), 2003.

Notes: "Other" includes applications approved but not accepted, files closed for incompleteness, and applications withdrawn.

## B. Governmental Constraints

Actions by the City can have an impact on the price and availability of housing. Land use controls, site improvement requirements, building codes, fees and other programs that improve the overall quality of housing may actually serve as a constraint to housing development. The following public policies can affect overall housing availability, adequacy, and affordability.

## 1. Land Use Controls

The Land Use Element of the National City General Plan and corresponding zoning districts provide for a full range of residential types and densities dispersed throughout the City. The current Land Use Element has designated 1,521 acres (44 percent) of the City's total land inventory for residential uses including single-family homes, multi-family units, mobile homes, and group quarters. Residential densities in National City cover a wide spectrum, including the following categories:

- Single-Family Estate (RS-E) - (1 unit per acre): Permits one single-family dwelling per lot, with a minimum lot size of one acre.
- Single-Family Large Lot (RS-1) - (4.4 units per acre): Permits one single-family dwelling per lot, with a minimum lot size of 10,000 square feet.
- Single-Family Small Lot (RS-2) - (8.7 units per acre): Permits one single-family dwelling per lot, with a minimum lot size of 5,000 square feet.
- Single-family Extendible (RS-3)- (8.7 units per acre): For lots which cannot be subdivided in accordance with the City's Land Use Code, permits one detached single-family dwelling for each full 5,000 square feet of lot area, subject to all appropriate development standards (yards, building separation, etc.). This designation also identifies areas that contain both single-family homes and several parcels built out at higher density under previous zoning. It allows the continuation of the existing mixture of housing types and encourages infill with single-family homes on vacant properties.
- Two Family (RT) - (17.4 units per acre): Permits two dwelling units per lot, either as a duplex or two single-family structures (subject to appropriate development standards), with a minimum lot size of 5,000 square feet.
- Multi-Family Extendible (RM-1)- (22.9 dwelling units per acre): Permits construction of single-family, duplex or multi-family housing at a density of one unit for each full 1,900 square feet of lot area.
- Multi-Family Limited (RM-2): Identifies existing large-scale multi-unit complexes as well as contiguous properties of smaller complexes containing at least 100 units and allows for their continued presence.
- Senior Citizen Housing (RM-3): Applies to housing designed and reserved for elderly residents in complexes typically with separate housing units and common amenities for social and recreational activities. These projects must be sponsored by public agencies, churches, or other non-profits. This designation may permit higher density development than the RM-1 category, based on consideration of project design and surrounding uses. This zone was created to allow for the existing public-sponsored senior housing projects and to allow for some flexibility in the development standards relating to density and FAR. The



Land Use Code does not prohibit senior citizen housing in other zones for either government-sponsored or private facilities.

- Mobile Home Park (RMH): Permits coordinated, large-scale development specifically for mobile homes.

Second units are permitted for lots with more than 10,000 square feet in the RS-3 zone according to language from Land Use Code Section 18.14.092 .

"1 (is allowed) for each full 5,000 square feet of lot area (for new development)... no additional units may be constructed if they would result in more than 1 per 5,000 square feet of lot area."

Additionally, residential uses are also permitted in the Tourist Commercial (CT), Limited Commercial (CL), General Commercial (CG), Medium Commercial (CM), and Heavy Commercial (CH) zones. A single-family unit is allowed in these zones by right, whereas two-family and multi-family developments are permitted subject to a Conditional Use Permit. Multi-family residential uses in the CT, CG, CM, and CH zones can achieve a maximum density of 34.9 units per acre. The maximum residential density in the CL zone is 22.9 units per acre.

The City's General Plan also provides opportunities for the integration of residential uses in one light manufacturing area located between National City Boulevard and Interstate 5. The Light Manufacturing/Residential (MLR) zone allows one unit per lot up to a density of 8.7 dwelling units per acre. New industrial uses may be allowed next to residential dwelling units with an approved Conditional Use Permit.

The Downtown Specific Plan has 17 Development Zones within its Plan area, including Kimball Park which has no development potential. All of the other zones encourage residential developments. Three zones would permit 20 to 30 dwelling units per acre. The others all permit up to 200 dwelling units per acre, which provides for flexibility in the number of units developed. These zones and their permitted densities are described in greater detail in Chapter 4 Housing Resources on pages 4-4 through 4-6.

Overall, land use controls in National City do not place any permit constraint on housing development. National City's lack of vacant land is its primary constraint to accommodating future growth; however, reconstruction of older housing stock offers opportunities for redevelopment.

## **2. Residential Development Standards**

National City's Land Use Code residential development standards are summarized in **Table 3-3**.

**Table 3-3**  
**Residential Development Standards**

<b>Zone</b>	<b>Front Yard (Feet)</b>	<b>Side Yard (Feet)</b>	<b>Rear Yard (Feet)</b>	<b>Rear Yard Abutting Alley or Public Park</b>	<b>Minimum Lot Area (sq. ft.)</b>	<b>Usable Open Space Required</b>
Single-Family Estate (RS-E)	25	5	25	20	43,560	N/A
Single-Family Large Lot (RS-1)	25	5	25 <sup>1</sup>	20	10,000	N/A
Single-Family Small Lot (RS-2)	20	5	25 <sup>2</sup>	20	5,000	N/A
Single-Family Extendible (RS-3)	20	5	5	5	5,000	20 feet adjacent to each unit.
Two-Family (RT)	15	5	10	5	5,000	N/A
Multi-Family Extendible (RM-1)	20	5	5	5	5,000	300 square feet per dwelling unit
Multi-Family Limited (RM-2)	20	5	5	5	5,000	300 square feet per dwelling unit
Senior Citizen Housing (RM-3)	Varies per Planned Development Permit				5,000	Varies per Planned Development Permit
Mobile Home Park (RMH)	25	10	Varies per State Health and Safety Code Section 18000			
Light Manufacturing/Residential (MLR)	4	0 <sup>1</sup>	0 <sup>2</sup>	0	5,000	N/A

1. 10 feet if adjoining an R zone, a five-foot setback shall be maintained from side yard property lines adjoining property developed for residential or institutional uses.

2. 20 feet if adjoining an R zone.

Source: National City Municipal Code, 2005.

In addition, to the standards summarized in **Table 3-3**, the City regulates minimum building floor area, lot coverage, and structure height. Minimum unit size requirements are summarized in **Table 3-4**. These unit size requirements are standard requirements and typical of other jurisdiction's building requirements. These development standards are not viewed as a constraint by local developers. The City periodically reviews and revises its development standards to ensure the orderly development of land uses and improve the physical quality of the environment.

**Table 3-4**  
**Floor Area Requirements**

<b>Zone</b>	<b>Bedrooms</b>	<b>Minimum Square-Footage</b>
RS-1	One story, two bedrooms	1,200
	One story, three or more bedrooms	1,400
	Two stories	1,700
RS-2, RS-3	N/A	1,000
RS-E	One story, two bedrooms	1,200
	One story, three or more bedrooms	1,400
	Two stories	1,700
RT		500, or as listed under the RM zones, whichever is greater
RM-1, RM-2	Bachelor unit	500
	One-bedroom unit	650
	Two-bedroom unit	800
	Three-bedroom unit	1,000
	Each additional bedroom	150
RM-3	N/A	To be determined by Planned Development Permit
RMH	N/A	Subject to State Health and Safety Code Section 18,000 et seq.
MLR <sup>1</sup>	N/A	N/A

1. FAR requirements for the MLR zone are as follows: Maximum FAR is 2, maximum building height is 35 feet.

Source: National City Municipal Code, 2005.

In the RM-1 and the RM-2 zones, each lot or parcel of land shall have a maximum floor area ratio (F.A.R.) of one or two, respectively. The floor area ratio for the RM-3 zone is determined by a Planned Development Permit. These minimum F.A.R. standards are included in the Code to provide for housing sizes that would potentially result in the development of larger owner-occupied units which would provide for more of a balance of housing types in the City since the family size in National City is greater than the County average and larger housing size would encourage home ownership. In 2000, 24.9 percent of National City households had five or more members, compared to 21.8 percent in 1990.

Residential projects with less than nine units per structure are restricted to two stories or 35 feet in height, whichever is less. There is no specified height restriction in residential zones for buildings with nine or more units. There are also no lot coverage or building coverage maximums in the residential zones.

### Open Space Requirements

National City requires that multi-family development provide usable open space such as common areas and private recreational areas in addition to maintaining typical

setbacks for front, side, and rear yards. Common areas and private recreation areas may include such uses as patios and swimming pools. Residential projects of three or more units are required to have a minimum 300 square-feet of private open space for each dwelling unit. Private open space square feet may be substituted by providing additional common open space.

### **Downtown Specific Plan**

Development within the Downtown Specific Plan area is guided by a form-based design as opposed to traditional zoning and development standards that regulate use. The Plan area is divided into 17 development zones, including a zone comprising of Kimball Park, which does not permit development because it is a City park. The other 16 allow and encourage residential development. Four of the 16 zones have no height limit. The others have height limits, which range from 36 feet to 90 feet depending on the zone. Two zones are limited to 30 units per acre, while the other 14 zones that allow for residential development have no specified limit on the number of unit per acre. Development density in most of these zones is regulated more by the permitted FAR (which ranges from 3:0 to 6:0). Form-based development allows flexibility for the developer to change their project based on market conditions.

All projects within the Downtown Specific Plan Area are subject to a Downtown Specific Plan Consistency Review (DSP) by the Community Development Commission Board (CDC Board) in order to ensure consistency with the plan and that seven findings are met. The City Council serves as the CDC Board. If a subdivision map is proposed, the tentative map is considered by the Planning Commission, then by the City Council. The Consistency Review process requires that the applicant submit information such as site plans, a pro forma statement, and conceptual design plans.

The Consistency Review considers the following seven findings:

1. The project complies with the requirements and standards of the Specific Plan;
2. The project enhances the pedestrian experience;
3. The project is designed to complement the existing downtown, including appropriate scale for its location;
4. The project exhibits attention to how to get around by foot, bicycle, public transportation and the car – in that order;
5. The project works with its environment to maximize energy conservation and create distinctive amenities;

6. The project weaves together different building forms, uses, textures, and densities; and
7. The project is designed for energy and resource efficiency.

A project applicant may ask the CDC Board for exemptions from any of the development standards contained in the Specific Plan, if the project meets any of three exemption findings:

1. The project does not exceed the F.A.R. limit for the site;
2. The project includes a significant public amenity such as:
  - a. More than the minimum affordable housing units (15 percent for private developments, 30 percent for public/redevelopment agency),
  - b. Rental space that is a minimum 25 percent below market rate for:
    - i. Business incubators that provide job training,
    - ii. Artists in residence, including studio space,
    - iii. Public uses such as public schools or libraries; or
3. The project makes a significant contribution to offsite public space in Downtown National City.

Ten multi-family projects have been approved within the Downtown Specific Plan which include six with tentative maps. Since the EIR prepared for the Downtown Specific Plan considered the buildout of the downtown area, the consistency review process is expedited. The average time for both DSP review and Tentative Map approval was seven months.

### Off-Street Parking Requirements

National City contains parking requirements based on land use and zone. The minimum parking requirements are summarized in **Table 3-5**. Overall, National City's parking requirements are typical for other communities in San Diego County other than additional parking is required for single-family units that are greater than 2,500 square feet or four bedrooms.

**Table 3-5**  
**Parking Requirements**

<b>Zones</b>	<b>Off-Street Parking Requirement</b>
RS-1 and RS-E Zones	2 spaces in a garage or carport per dwelling unit with 2,500 square feet or less in floor area and 4 or fewer bedrooms.
	3 spaces, including 2 spaces in a garage or carport, per dwelling unit with more than 2,500 square feet in floor area, or 2 spaces in a garage or carport plus 1 space per bedroom proposed over 4, whichever is greater.
RS-2 and RS-3 Zones	2 spaces, including 1 space in a garage or carport, per dwelling unit with 2,500 square feet or less in floor area and 4 or fewer bedrooms.
	3 spaces, including 2 spaces in a garage or carport, per dwelling unit with more than 2,500 square feet in floor area, or 2 spaces in a garage or carport plus 1 space per bedroom proposed over 4, whichever is greater.
RT Zone	1.5 spaces per dwelling unit
	<u>Exception:</u> A detached home in this zone shall have the same parking requirement as the RS-3 zone.
RM-1 and RM-2 Zones	1.3 spaces per 1-bedroom unit and studio unit, plus 1.5 spaces per unit containing 2 or more bedrooms, and conveniently located guest parking of 0.5 spaces per unit for 20 units or less, plus 0.25 spaces for each unit over 20. Half of the required guest parking spaces may include parallel curb parking spaces on dedicated public streets contiguous to the site.
	<u>Exceptions:</u> A duplex built in this zone shall have the same parking requirement as the RT zone. A detached home in this zone shall have the same parking requirement as the RS-3 zone.
RM-3 Zone	Planned Development Permit
RMH Zones	Two spaces per unit
CT, CL and CG Zones	1. RS-2 parking requirements for one detached residence; 2. RT parking requirements for two attached units; 3. RS-3 parking requirements for two or more detached units; 4. RM-1 parking requirements for multi-family residential use.
	The parking requirements for mixed use development shall be the sum of the requirements of the individual uses. Up to one-half of the required guest parking may be provided by the commercial parking facility. Where there is an alley adjacent or abutting the property, access to the residential parking facility shall be solely from that alley and the residential parking facility shall be adjacent to that alley where appropriate to avoid access to commercial collector or arterial streets.
Downtown Specific Plan area	Studio and one-bedroom units require one off-street space per unit. Two-bedroom units require 1.2 off-street spaces per unit. Units with three or more bedrooms require 1.4 off-street spaces per unit.

Source: City of National City Land Use Code, Chapter 18.28, 2005.

## Local Coastal Program

A small portion of National City falls within the Coastal Zone. The Coastal Zone is generally bounded by San Diego Bay to the west, U.S. Navy facilities to the north, the marine terminal and San Diego Unified Port District to the south, and the Interstate 5

freeway on the east with a small portion east of I-5, south of 30th Street, and bordering Sweetwater River. The area contains warehouses and industrial uses related to the marine terminal, as well as railroad and trolley lines, commercial uses, and wetlands. There is no residentially zoned land within the Coastal Zone due to the proximity of both port and military activities. However, there are a few remaining residential structures constructed years ago. One 46-unit apartment structure in the Medium Manufacturing Zone Coastal Zone, was rehabilitated with City assistance and is restricted to extremely low- and very low-income households only.

## **Density Bonus**

Developers of affordable housing are entitled to a density bonus and/or equivalent concessions or incentives under certain conditions. Senate Bill 1818, which went into effect January 1, 2005, significantly reduced the amount of units that a developer must provide in order to receive a density bonus and requires between one to three concessions, depending upon the percentage of affordable units. Under the new State law, the maximum density bonus a developer can receive is 35 percent when a project provides either 11 percent of a proposed project for very low income households, 20 percent for low income households, or 40 percent for moderate income households. The legislation also imposed a new land donation rule, and statewide parking standards. The City will revise its density bonus ordinance to be consistent with State law. While the City will revise the density bonus provisions of its Land Use Code, most of the housing to be built over the next five years will occur in the Downtown Specific Plan area. Density bonuses may not be necessary in the downtown area due to the very high densities that are permitted under the Specific Plan.

## **Reasonable Accommodation for Persons with Disabilities**

The City conducted a comprehensive review of its development ordinances and planning policies for their potential to affect persons with disabilities as part of this Housing Element Update. The results of the review are as follows.

Reasonable accommodation refers to the need for the persons with disabilities and special needs residents to alter their homes to allow for mobility and use. Persons or their representatives with disabilities may request reasonable accommodations. The National City Building Official and City Attorney indicate that no requests for reasonable accommodation have been made in recent years.

National City permits residential care facilities serving six or fewer persons and licensed by the State within all of its residential zoning districts by right. State licensed residential care facilities and battered women's shelters serving seven or more persons are conditionally permitted in the Institutional and Commercial zones. Residential care facilities include facilities that provide 24-hour non-medical care to persons in need, emergency shelters, home finding agencies, or residential service facilities for homeless, persons with disabilities, infirmed, or mentally challenged adults and children. There are no maximum concentration requirements for residential care facilities and no

requirements that these facilities have on-site services. There are no site planning requirements that may constrain housing for persons with disabilities (such as requirements for variances, discretionary permits, or separate reviews for facilities or modifications that increase accessibility for persons with disabilities).

"Family" is defined in the City's zoning code as either one of the following:

"A person or persons, related by blood, marriage, or adoption, living together as a single housekeeping unit in a bachelor apartment or dwelling unit."

"A group of not more than five persons, including roomers but not servants, unrelated by blood, marriage, or adoption, when living together as a single housekeeping unit in a dwelling unit."

To correct this constraint the City will amend its zoning code to remove the definition of family as it applies to residential uses.

Wheelchair ramps and other accessory structures are permitted within all residential zones as incidental structures related to a residence. Building procedures within the City are also required to conform to the California Uniform Building Code (UBC), as adopted in Title 15 of the National City Municipal Code. Standards within the Code include provisions to ensure accessibility for persons with disabilities.

Zoning and building codes, and the City's approach to code enforcement, allow for special features that meet the needs of persons with disabilities without the need for zoning variances. City staff is available to provide assistance regarding the procedures for special accommodations under the City's Land Use Code. The Building Department staff is familiar with ADA requirements and accessibility standards and are available to review requests for accommodation for person with disabilities and special housing needs.

To ensure that reasonable accommodations for persons with disabilities and special housing needs are represented, the City will adopt a procedure to explicitly provide reasonable accommodation for housing for persons with disabilities.

### 3. Building Codes/Enforcement

The City has adopted the 2001 Edition of the California Building Code which governs the erection, construction, enlargement, alteration, repair, moving, removal, demolition, conversion, occupancy, use, height, area, fire resistance and maintenance of all buildings and/or structures. The code is considered to be the minimum necessary to protect public health, safety, and welfare.

The City has made several amendments to the California Building Code summarized in **Table 3-6**. None of these amendments pose a significant constraint to housing development and protect the public for health and safety reasons. Amendments pertaining to local processing and inspection fees, which are necessary for the City to recoup code enforcement and administration costs.



The Building and Safety Department ensures that dwelling units are maintained in compliance with minimum health and safety regulations.

**Table 3-6**  
**Local Amendments to the California Building Code**

<b>Amended Section</b>	<b>Reason</b>
Section 102	Added abandoned buildings to the list of structures that can be declared a public nuisance for safety reasons.
Section 103	Added a reference to penalties (misdemeanor) set forth in Chapter 1.2 of the National City Municipal Code.
Section 104.2.3	Granted the County Health Department "right of entry" under specific conditions.
Section 105.1	Added a reference to the City Ordinance No. 1834, which created the Board of Appeals.
Section 106.2.5	Refers review of retaining walls to the Engineering Department.
Section 106.2	Exempts playground equipment, painting, floor covering, cabinet work, outside paving, window replacement if modification to opening, satellite antennas of less than 10' in diameter mounted on the ground and 8' in diameter if mounted on the roof, and painted wall signs.
Section 106.4.4	Establishes permit expiration and renewal conditions.
Section 106.4.6	Grants Building Official the power to deny permit when a violation exists on the property. (Can be appealed)
Section 107.2, 107.3, and 107.5.2	References the Fee Schedule of National City.
Section 107.7	Adds a permit filing fee.
Section 108.8	Adds a re-inspection fee.
Section 109.4	Further clarifies when a temporary certificate of occupancy can be issued.
Section 502	Additional requirements for address placement to improve emergency response times.
Section 3403.5	References State Historical Building Code.

Source: City of National City, 2005.

## **Property Conservation and Community Appearance Code**

National City has adopted a Property Conservation and Community Appearance code. The purpose of the Code is to provide for the systematic and orderly regulation of activities affecting the usefulness, quality appearance, and living environment of the community. The Property Conservation and Community Appearance Code serves to preserve and enhance residential neighborhoods. City code enforcement officers enforce the code in response to complaints and observed violations from periodic windshield surveys. Enforcement of the Code maintains property values and minimizes negative community perceptions of multi-family and other residential development. The property conservation and community appearance code is not considered a constraint on housing development.

#### 4. Development and Planning Fees

The City charges permit processing fees and impact fees to roads, parks, etc., while the school district charges school fees. The amount of the fees may constrain housing development and limit market rate affordability due to the cost increase for each housing unit. However, the fees are necessary to maintain adequate public services and facilities in the City. **Table 3-7** depicts the current permit processing fee schedule. **Table 3-8** depicts the current development impact fee schedule.

**Table 3-7**  
**Summarized Fee Schedule**

<b>Planning Fees</b>	
Approval of Plans	\$2,567
Annexation	\$5,065
Code Amendment	\$5,342
Conditional Use Permit	\$3,903
Environmental Impact Report	\$15,147
General/Specific Plan Amendment	\$7,019
Planned Development Permit	\$3,906
Planned Unit Development	\$3,903
Preliminary Site Plan Review	\$1,439
Street Vacation	\$6,563
Subdivision	\$5,809
Tentative Parcel Map	\$3,501
Variance	\$1,761–\$3,698
Zone Change	\$7,332

Source: City of National City, 2005

**Table 3-8**  
**Development Impact Fees**

<b>Unit Type</b>	<b>Single-family</b>	<b>Multi-family</b>	<b>Mobile Home/Other</b>
<b>Fee Type</b>			
Sewer	\$512	\$6	\$432
Water	\$4,693	\$1,153	\$23,078
National City School	\$2,295	\$827	\$1,047
Sweetwater School	\$6,075	\$2,189	\$2,772
Parks & Rec	\$858	\$692	\$849
Library	\$172	\$139	\$139
Fire/EMS	\$126	\$102	\$124
Police	\$318	\$257	\$315
<b>Total</b>	<b>\$15,049</b>	<b>\$5,365</b>	<b>\$28,756</b>

The sewer system fees in Table 3-8 were calculated assuming the San Diego Building Industry Association prototype (explained below) for the single-family and multi-family units and assuming a three-bedroom mobile home on a 30-foot wide lot for the Mobilehome/Other field. For the single-family unit a 60-foot wide lot was assumed, and for the multi-family units a 100-foot wide lot was assumed. The basic sewer fee structure is \$6 per linear foot of the property frontage, a \$60 sewer lateral fee and a construction permit fee of \$192. There are also overflow fees, which usually only affect multi-family, commercial and industrial sites that are based on an average daily usage. For residential uses, these are based on the number of bedrooms in a building.

Water service is provided by the Sweetwater Authority. Sweetwater Authority uses the same calculation for fees for multi-family and mobile home development. They use a different calculation for single-family development. The above mentioned multi-family water fee is based on a theoretical 20 unit apartment complex for which the total fee is estimated at \$23,078.

The Sweetwater Union High School District has a development impact fee for residential units of \$2.25 per square feet. The fee calculation for a home in this District uses the San Diego Building Industry Association prototype sizes for single-family and multi-family units were used. For mobile home/other, a 14 by 88 foot mobile home (1,232 square feet) was assumed.

The San Diego Building Industry Association (BIA) calculated fees on a prototypical single-family home and multi-family development for various jurisdictions in region. National City was not asked to participate in the BIA survey, but calculated its fees based on these prototypes to compare its fees to those of its neighbors. The single-family prototype is a four-bedroom/three-bath detached residence with 2,700 square-feet of living area, a 600 square-foot garage, a 240 square-foot patio, fireplace, gas and electric hookups, and type V, wood frame construction. The multi-family prototype is a 15.7 acre site developed at 24 units per acre with surface parking. The average unit size is 973 square-feet with one-bedroom/one-bath units comprising 40 percent of the units and two-bedroom/two-bath units comprising 60 percent of constructed units. As

shown in **Table 3-9**, National City's fees are considerably lower on a per-unit basis than all other San Diego County jurisdictions for the single-family prototype except for Vista, and were lower than all other San Diego County jurisdictions for which results were available for the multi-family prototype. For the single-family prototype, National City's fees were less than half those of Poway, San Marcos, and the City of San Diego. For the multi-family prototype, National City's fees were less than half those of Chula Vista, Escondido, Oceanside, and the City and the County of San Diego. Development impact and permit processing fees are necessary for the City to continue providing development services and ensure the health, safety, and welfare of its residents. Reduced, waived, or reimbursed fees are possible incentives to be included in the City's revised density bonus ordinance. Therefore, these fees, while an overall constraint on housing development, are necessary. Relief for developers may be available when affordable housing is provided.

**Table 3-9**  
**Prototypical Development Impact and Permit Processing Fees**  
**San Diego County Jurisdictions (2004-2005)**

<b>Jurisdiction</b>	<b>Single-Family Prototype</b>	<b>Multi-family Prototype</b>
Carlsbad	\$25,282	\$ 4,527
Chula Vista	\$33,003	\$12,121
El Cajon	\$20,307	n/a
Encinitas	\$24,628	n/a
Escondido	\$22,055	\$14,535
<b>National City</b>	<b>\$17,726</b>	<b>\$ 5,742</b>
Oceanside	\$32,454	\$17,224
Poway	\$36,066	\$ 5,852
San Diego (City)	\$37,102	\$20,162
San Diego (County)	\$25,713	\$12,243
San Marcos	\$44,630	n/a
Santee	\$32,741	n/a
Vista	\$16,299	\$ 6,462

Source: City of National City, 2005; San Diego Building Industry Association, 2004.

## 5. Site Improvements

The City requires the construction of reasonable on- and off-site improvements pursuant to the Subdivision Map Act. The minimum improvements required of the developer include:

- Grading and improvement of public and private streets and alleys including surfacing, curbs, gutters, cross gutters, sidewalks, ornamental street lighting, and safety devices;

- Sufficient storm drainage and flood control facilities to carry storm runoff, both tributary to and originating within the subdivision;
- Sanitary sewage system serving each lot or unit of the subdivision;
- Water supply system providing an adequate supply of potable water to each lot and fire hydrants within the subdivision.
- Fire hydrants and connections;
- Survey monuments; and
- Public utility distribution facilities, including gas, electric, and telephone necessary to serve each lot in the subdivision.

Specific standards for design and improvements of subdivisions must be in accordance with the applicable sections of the Land Use Code, General Plan, Subdivision Ordinance, and any specific plans adopted by the City.

The City also requires dedication of parcels of land intended for public use, including:

- Streets, highways, alleys, ways, easements, rights-of-way, and land intended for public use;
- Vehicular access rights from any parcel to highways or streets;
- Private utility easements required by the various utilities;
- Easements for natural and improved drainage facilities; and
- Area dedicated or reserved for parks, recreational facilities, fire stations, libraries, or other public uses as deemed necessary by the City. *(Note: the City recently constructed a new fire station and library and does not anticipate the need for additional facilities over the next five years.)*

Dedicated streets, highways, alleys, ways, easements, rights-of-way, etc., must be designed, developed, and improved according to City Standards. Private streets as part of developments are considered by the City on a project-by-project basis and must meet the National City Fire Department standards, including a minimum width of 20 feet for streets with no parking on either side, a 30-foot width for streets with parking on one side, a 40-foot width for streets with parking on two sides, and a 28-foot width for all streets at street corners.<sup>2</sup> Public streets in residential areas are required to have 60-foot wide right-of-ways. Collector streets, and streets in commercial and industrial areas, are required to have 80-foot wide right-of-way. A slightly wider roadway might be required for some industrial areas. Regulations on street width and design may not pose a significant constraint to the development of affordable housing since most streets are fully dedicated and street dedications are typical of other cities.

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<sup>2</sup> Don Condon, National City Fire Department, Personal Correspondence, October 28, 2005.

## 6. Local Processing and Permit Procedures

Development review and permit procedures are necessary steps to ensure that residential construction proceeds in an orderly manner. The following discussion outlines the level of review required for various permits and timelines associated with those reviews. The timelines provided are estimates. Actual processing time may vary due to the volume of applications and the size and complexity of the projects.

### Single Family Housing

A single family dwelling, on an existing parcel, is subject to a Building Permit to ensure compliance with zoning regulations and the engineering, building and fire codes. Approval of a Building Permit for a single family dwelling is a ministerial or administrative process which means it may be approved by staff. Staff involved in the approval process includes the Building and Safety, Planning, Engineering, and Fire Departments. Processing time is approximately six to eight weeks, but is highly dependent on the quality, completeness and accuracy of the development proposal.

If the proposed single-family project is located within a Planned Development zones and/or requires a subdivision or varies from the development standard (i.e. variance) it would require a discretionary action that is considered by the Planning Commission. Approval is based on findings outlined in the zoning regulations and state law. Processing time for a Planning Commission hearing is approximately two months.

### Multi-family Housing

Multi-family housing (including condominium development) on an existing parcel in the RM zones is subject to a discretionary permit (i.e. Planned Development Permit, Conditional Use Permit) to ensure compliance with zoning regulations and a Building Permit to ensure compliance with building and fire codes. The discretionary approval process is considered by the Planning Commission. The processing time for a Planning Commission hearing is approximately two months. Approval of a Building Permit for a multi-family project is ministerial and generally takes two months or less to issue. Processing time depends on the size of the project and quality, accuracy and completeness of the development proposal. Staff involved in the approval process include Building and Safety, Planning, Engineering, and Fire Departments.

The City does not consider the current development process to be a constraint. **Table 4-5** shows that National City is already very close to fulfilling its RHNA requirements. However to correct the potential for the discretionary permit process to constrain multi-family development in the future, the City has included a program in Chapter 6 to amend the zoning code to permit multi-family development in multi-family zones without a discretionary permit.

## **Subdivisions**

A residential development which contains a request to subdivide the parcel into four or fewer lots, a parcel map, requires a public hearing and approval by the Planning Commission. A residential development, which includes a major subdivision (five or more lots) requires a public hearing and recommendation of the Planning Commission. The City Council is the final decision-making body for major subdivisions. The basis for approval is the City's subdivision regulations, the permitted density of the underlying zone and the Land Use Code, and consistency with the City's General Plan. The length of time required to process a subdivision map is variable, based on the size and complexity of the project. In most cases, the approval process can be completed in two to four months.

If the multi-family housing is proposed as a condominium project the approval process also includes a subdivision map. Processing time is approximately two to four months, and the project is subject to review by the Planning Commission and the City Council.

## **General Plan Amendment and/or Zone Change**

A proposed housing project may include a General Plan Amendment and/or Rezone. In the case of National City, the General Plan and Zoning maps are combined as one. This type of approval is discretionary, requiring approval by the Planning Commission and City Council. Approval of a Rezone or General Plan Amendment would depend on the applicant's ability to show that the proposal would further, and not detract, from the City's established land use goals.

## **City Design Guidelines**

The City adopted Design Guidelines in 1991. The City's Design Guidelines encourage the upgrading of residential neighborhoods by providing a guide for integrating new residential projects and additions into the existing context of the neighborhood. The Guidelines also apply to multi-family infill projects and address architectural considerations and site design. The Design Guidelines have proven to be instrumental in its contribution to the overall improvement in the quality of new development.

Implementation of the Design Guidelines program does not increase the length of time needed to obtain development approval because it is fully integrated into the development review process. For projects that are reviewed by the Planning Commission, material boards and colored elevations are required as a part of project submission. A typical development permit is processed in a matter of a few weeks to two months. Design review does not prescribe any particular style of architecture nor does it add to the timeframe or cost of the project. Additionally, design review does not change the density or the land use of proposed projects and does not negatively affect housing production in the community.

## **7. Provisions for a Variety of Housing Types**

A jurisdiction must identify adequate sites made available through appropriate zoning and development standards to encourage the development of a variety of housing types for all income levels, including multi-family rental housing, factory built housing and mobile homes, second dwelling units, emergency shelters, and transitional housing. The following describes the City's provisions for these types of housing.

### **Multi-Family Rental Housing**

Nearly half of the City's existing housing stock consists of multiple-family units. The Land Use Code provides for multiple-family units in the following zones:

- Two-Family (RT),
- Multi-Family Extendable (RM-1),
- Multi-Family Limited (RM-2),
- Senior Citizen Housing (RM-3),
- Tourist Commercial (CT),
- Limited Commercial (CL),
- General Commercial (CG),
- Medium Commercial (CM), and
- Heavy Commercial (CH).

Allowable density in these zones ranges from 11.0 to 34.9 units per acre. The Downtown Specific Plan has 15 Development Zones in its Planning Area. One of these consists only of Kimball Park. The others all allow multi-family residential development. Three of the zones are intended for townhouses and row houses and allow for 20 to 30 dwelling units per acre. The remaining zones all allow up to 200 dwelling units per acre. Further details on each zone are discussed in pages 4-4 through 4-6 of Chapter 4 Housing Resources. These zones are not restricted by floor area ratio (FAR) standards; however, zones in the Downtown Specific Plan Area are F.A.R. based.

### **Mobile Homes**

The Mobile Home Park (RMH) zone provides for mobile home parks, the number of units allowed governed by the State Health and Safety Code Section 18,000 et seq. Mobile homes must be certified according to the National Manufactured Housing Construction and Safety Standards Act of 1974, and cannot have been altered in violation of applicable codes. In addition, manufactured housing installed on a permanent foundation in compliance with all applicable building regulations and Title 25 of the California Health and Safety Code is permitted in all single-family zones.

### **Second Units**

The City's Land Use Code allows for second dwelling units on lots with more than 10,000 square feet in the RS-3 zone, but does not specifically use the term "second units". Second dwelling units are also permitted in the RT - Two-family zone. State law



otherwise provides for approval of second units for existing single-family residences where ordinances have not been adopted to specify the provision of second units. The City's second unit provisions may not reflect the most current requirements of state law and may need to be revised.

### **Residential Care Facilities**

State authorized, certified, or licensed residential care facilities serving six or fewer persons with disabilities or dependent or neglected children, and providing care on a twenty-four-hour-a-day basis, are permitted by right in all residential zones.

### **Transitional Housing and Emergency Shelters**

Small homes for battered women serving six or fewer persons are allowed by right in any single-family residence. Larger homes for battered women serving seven to twelve persons may be permitted in any zone allowing single-family residential land uses and within a single-family residence. Homes for battered women serving thirteen or more persons may be allowed by Conditional Use Permit in any institutional zone, any zone allowing single-family residential land uses and any commercial zone except CA (commercial automotive).

Other types of group care facilities including community care facilities are allowed by right in any institutional zone and by Conditional Use Permit in any commercial zone except the CA zone. The Land Use Code was amended in 2002 to allow emergency shelters and transitional housing with a Conditional Use Permit in the Civic Institutional (IC) and Private Institutional (IP) zones. In 2002, the City processed a Land Use Code amendment to allow transitional housing in the institutional, commercial, and industrial zones. Assisted living and skilled nursing facilities were added to the Land Use Code in 2003 in the Institutional and Commercial Zoning districts.

## **8. Article 34 of the California Constitution**

Article 34 was enacted in 1950 and it requires that low-rent housing projects developed, constructed, or acquired in any manner by any State or public agency, including cities, receive voter approval through the referendum process.

The California Health and Safety Code further clarifies the scope and applicability of Article 34 to exclude housing projects that fall in the following categories:

- Have deed-restriction placed on less than 49 percent of the units;
- Are housing projects that are rehabilitated/reconstructed and are currently deed-restricted ; or
- Are occupied by low-income persons.

Article 34 constitutes an obstacle for local governments to be directly involved in production of long-term affordable housing.

The City does not have general Article 34 authority. However, the City has obtained authority for specific projects in the past and would seek voter approval in the future as necessary. The City does not consider Article 34 of the California Constitution to be a significant constraint on affordable housing development.

## **9. California Environmental Quality Act Regulations**

The California Environmental Quality Act (CEQA) compliance process determines the timeframes for approval of many discretionary projects. Most projects are considered exempt with a few handled through the Negative Declaration process, which is processed concurrently with other discretionary approval processes. However, if an Environmental Impact Report is required a minimum of six months is added to the approval process.

Costs resulting from fees charged by local government and private consultants needed to complete the environmental analysis, and from delays caused by the mandated public review periods, are also added to the cost of housing and passed on to the consumer. However, the presence of these regulations helps preserve the environment and ensure environmental safety to National City residents. As mentioned earlier, most projects are considered exempt from environmental review due to the existing urbanized setting of the city.

## **C. Infrastructure Constraints**

Another factor adding to the cost of new construction is the cost of providing adequate infrastructure: major and local streets; curbs, gutters, and sidewalks; water and sewer lines; and street lighting, all of which are required to be built or installed in new development. In most cases, these improvements are dedicated to the City, which is responsible for their maintenance. The cost of providing these facilities is borne by developers and is added to the cost of new housing units, which is eventually passed on to the homebuyer or property owner.

Because National City is a largely built-out community, an extensive infrastructure is already in place. However, there are many older parts of the City where public improvements are outdated, substandard, or not fully installed. The costs associated with infrastructure improvements will vary depending on the area in which the development proposal is located. Costs associated with upgrading infrastructure to serve a specific redevelopment project are typically paid for developers.

## **D. Environmental Constraints**

Environmental concerns can constrain housing by limiting developable land availability and increased costs associated with environmental impact mitigation. Since, National City is an urbanized city and largely built-out, habitat constraints are minimal. However, the flood hazards and mitigation of general environmental concerns can constrain residential development in the community.

### **1. Flood Hazards**

Some portions of the City are subject to potentially damaging major floods during periods of unusually heavy rain, as well as localized flooding during high tides. Low lying areas of the City and along the courses of the Paradise Creek, La Paleta Creek, Sweetwater River, and Levitt Marsh could be affected by a significant flood. There is no or very limited housing in these areas, so flooding is not a significant concern. The Sweetwater Marsh National Wildlife Refuge, part of the San Diego National Wildlife Refuge Complex is located in both National City and Chula Vista on San Diego Bay and contains a total of 316 acres. This Marsh is a flood control channel that contains no housing.

New construction in these areas is subject to the standards established in the Floodway (-FW), Floodway Fringe (-FF-1), and Floodway Fringe Shallow Flooding (-FF-2) combining zones contained in the Land Use Code. Many improvements have been made in these areas to reduce flood hazards, including the Sweetwater River Flood Control Channel and flood control improvements along much of Paradise Creek. Although, these improvements have not eliminated all flooding hazards in these areas, they have lessened the potential for flooding hazards in the aforementioned zones. None of these areas that are subject to flooding affect the Downtown Specific Plan area where most of the housing will be constructed in National City.



## **Chapter 4**

### **Housing Resources**

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This Chapter summarizes the resources available for the development, rehabilitation, and preservation of housing in National City. The analysis includes an evaluation of the specific projects identified to accommodate National City's regional housing needs goals for the 2005–2010 planning period, the number of proposed and entitled residential units within downtown, and the availability of vacant land to provide additional units. Financial resources available to support housing activities and the administrative resources available to assist in implementing the City's housing programs are also analyzed in this chapter.

#### **A. Available Sites for Housing**

State law requires that individual communities play an active role in ensuring that enough housing is available to meet expected population growth in San Diego County. Approximately every five years, the San Diego Association of Governments (SANDAG) is authorized to set forth specific goals for the amount of new housing that should be produced in each member jurisdiction over a specified time period, in this case 2005–2010. This chapter discusses how National City will facilitate and encourage the provision of housing to meet housing goals for all economic segments by 2010.

##### **1. Future Housing Need**

SANDAG developed a Regional Housing Needs Assessment (RHNA) based on the California Department of Housing and Community Development (HCD) determination of the region's "fair share" of statewide forecasted growth through 2010. Overall, the San Diego region needs to plan for an additional 107,301 units. National City's share of housing for the 2005–2010 period is allocated by SANDAG based on the maximum number of affordable housing units/opportunities each jurisdiction can provide given the financial resources and regulatory measures available during the housing element cycle.

SANDAG assigned National City a future housing need of 319 units for the 2005–2010 planning period, representing 0.29 percent of the total regional housing need. Of the

319 units allocated to the City, National City must plan for units affordable to all income levels, specifically: 18 very low income, 39 low income, 60 moderate income, and 202 above-moderate income units. In January 2007, a new law (AB 2634 [Lieber]) took effect that requires housing elements to include an analysis of extremely low income needs and addresses those needs in proposed programs. According to §65583(a)(1), National City may "presume that 50 percent of the very low income households qualify as extremely low income households." For this reason, the 18 very low income units provided in the RHNA number have been split into two equal categories; nine extremely low- and nine very low- income units.

## 2. Credits towards the RHNA

Since the RHNA uses January 1, 2003 as the baseline for growth projections for the Housing Element planning period of 2005-2010, jurisdictions may count the number of new units built or issued certificates of occupancy since January 1, 2003 toward their RHNA. According to data from the California Department of Finance, 268 single-family homes (272 counting mobile homes) were issued Building Permits and 210 (213 counting mobile homes) were issued Certificates of Occupancy between January 1, 2003 and December 31, 2005. For multi-family development, building permits were issued for 190 units and certificates of occupancy were issued for 93 units during this time period. All of these units were sold at prices affordable to above-moderate income households.

**Table 4-1** summarizes National City's RHNA credits since January 1, 2003 and remaining housing need through June 30, 2010. The new construction credits for above moderate units were calculated by adding the total number of certificates of occupancy issued to new units as described above.

**Table 4-1**  
**RHNA Credits and Remaining Need**

<b>Income</b>	<b>RHNA</b>	<b>New Construction Credits</b>	<b>Remaining Need</b>
Extremely Low (<30% AMI) <sup>1</sup>	9	0	9
Very Low (31-50% AMI)	9	0	9
Low (51-80% AMI)	39	0	39
Moderate (81%-120% AMI)	60	0	60
Above Mod (>120% AMI)	202	306	0
<b>Total</b>	<b>319</b>	<b>306</b>	<b>117</b>

Note: AMI- Average Median Income

<sup>1</sup> RHNA numbers for the extremely low income category were created by calculating 50 percent of the very low income allocation number per §65583(a)(1) of the California Government Code.

### 3. Residential Sites Inventory

Because the planning period extends seven and one-half years from January 1, 2003 to June 30, 2010, cities also take into account potential housing production on suitable vacant and/or underutilized sites within the community. Cities must document how zoning and development standards on the sites facilitate housing.

The residential sites inventory is an important component of the Housing Element. This inventory was compiled from an analysis of the City's vacant and underutilized land zoned for residential or mixed-use development in the Downtown Specific Plan area, under which redevelopment is facilitated and encouraged by the Downtown Specific Plan and elsewhere in the City where there was certified potential sites to accommodate affordable units.

During the past five years, the City has shown its commitment to this housing production by planning for the future production of more low and moderate income units. During the 1999-2004 Housing Element planning period, the City produced 555 low income housing units.

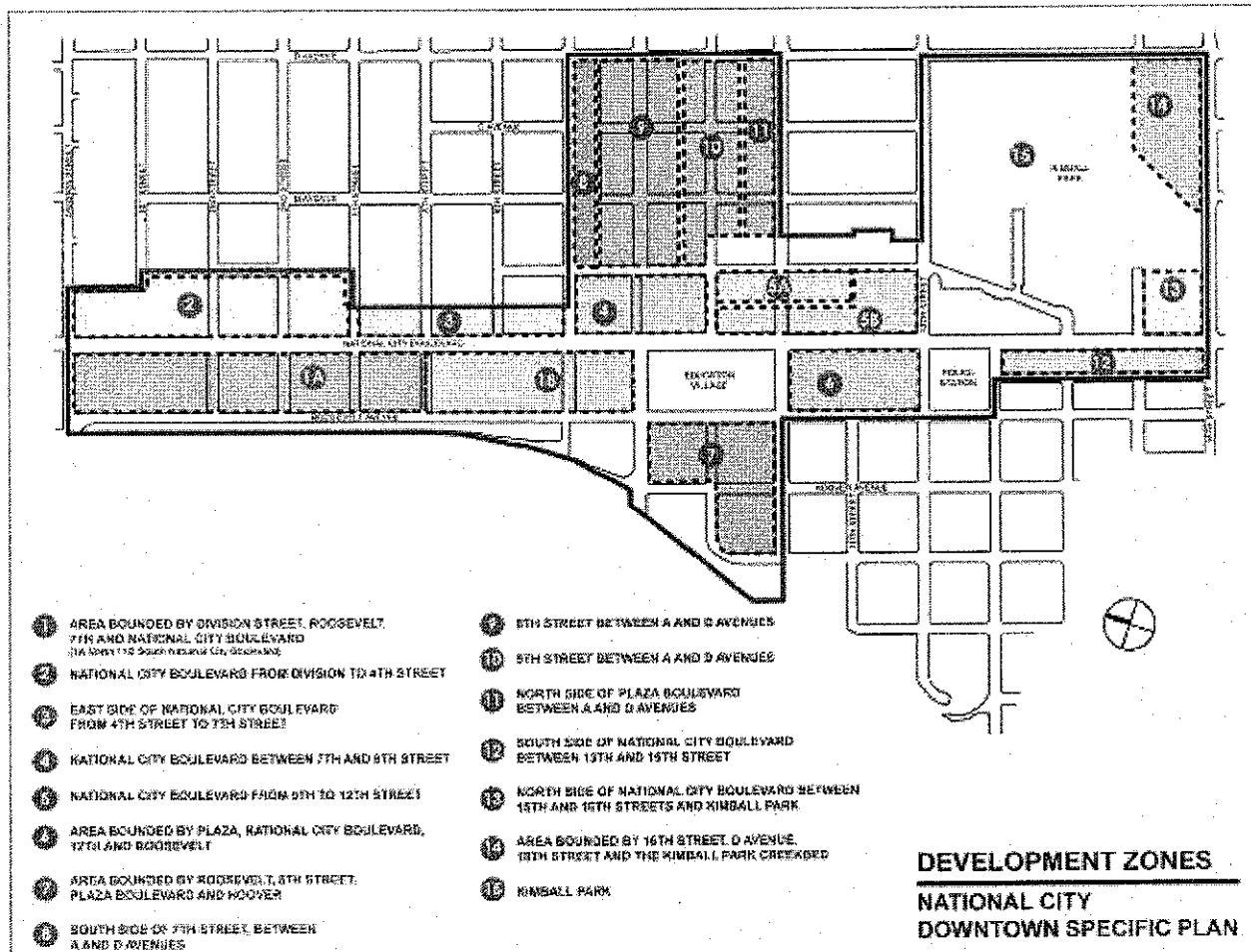
With this current update, the City has conducted a review of vacant and underutilized properties within the Downtown Specific Plan and other available sites throughout the city. There is an insignificant amount of vacant land located within the City. Virtually all potential for development is redevelopment of underutilized sites. In addition, the majority of remaining vacant residential land is scattered throughout the City and not within areas of the City that are slated for dense redevelopment as is the Downtown Specific Plan area. These sites outside of the Downtown Specific Plan area are, therefore, less likely to support the higher densities required for moderate, low, very low or extremely low income housing units. Every parcel in the Downtown Specific Plan area also has the advantage of close proximity to mass transit opportunities (bus and trolley service) and all commercial and social services that residents of affordable projects could conceivably need.

#### Sites for Extremely Low-, Very Low-, Low-, and Moderate-Income Housing

The City's share of extremely low-, very low-, low-, and moderate-income housing during this planning cycle will be met mainly through committed projects city-wide as noted in section 4, Planned Affordable Units. The Downtown Specific Plan area will provide additional affordable units. National City's fulfillment of its RHNA share of above moderate-income housing units has already been fulfilled since January 1, 2003. Within the Downtown Specific Plan area, the only areas that do not allow for residential development are designated parkland areas. The Downtown Specific Plan area has 17 "Development Zones": 1A and 1B; 2 through 4; 5A and 5B; and, 6 through 15. Development Zone 15 is the only zone that consists only of park land, Kimball Park). All other Development Zones allow residential development. **Figure 4-1** shows the boundaries of all of the Downtown Specific Plan area Development Zones.

The 16 Development Zones that allow residential development are described in further detail below. The following text describes the development standards for each of the Specific Plan zones, which are used as the basis for estimating the development capacity of each zone as shown in Table 4-2.

Figure 4-1  
Downtown Specific Plan Area Development Zones



### *Development Zones 1A and 1B - Area bounded by Division Street, Roosevelt Avenue 7th Street and National City Boulevard*

Preferred land uses are residential uses, visitor-serving commercial uses (lodging, restaurants, etc.), entertainment uses, manufacturing, auto-oriented retail, professional offices, and, parking. Used car lots and auto repair facilities are prohibited. The first floors of buildings shall be reserved for commercial uses and buildings must be developed on all floors to the "zero lot" line at the right-of-way.

There is no height limit in these zones. The number of potential dwelling units is determined by the maximum 6:1 floor area ratio (F.A.R.). For example, a floor area ratio

of 6:1 allows a six-story building at 100 percent lot coverage, a 12-story building at 50 percent lot coverage, and a 24 story building at 25 percent lot coverage.

***Development Zone 2 – National City Boulevard from Division to 4<sup>th</sup> Streets***

Designated for medium-density residential use. Developments must be built to the “build-to” line along the sidewalk along National City Boulevard, if they are adjacent to this street. The only commercial uses that will be allowed here are “shopkeeper” homes. The F.A.R. is 4:1, and the height limit is 75-feet.

***Development Zone 3 – East side of National City Boulevard from 4<sup>th</sup> to 7<sup>th</sup> Streets***

Designated for medium-density residential development with street-oriented retail on the first floor. All developments here must be at least 50 percent residential. Allows a F.A.R. of 4:1 and a height limit of 75-feet

***Development Zone 4 – National City Boulevard between 7<sup>th</sup> and 9<sup>th</sup> Streets***

Allows medium-density multi-family residential with street-oriented retail. The maximum F.A.R. is 6:1 and the height limit is 90-feet.

***Development Zone 5A – National City Boulevard from 9<sup>th</sup> to 12<sup>th</sup> Streets***

Designated for two- to three-story row homes at 20 to 30 dwelling units per acre. It has a F.A.R. of 3.1, and a 36-foot height limit.

***Development Zone 5B – A Avenue, 9<sup>th</sup> to 11<sup>th</sup> Streets***

Allows for medium-density multi-family residential over street-level retail along National City Boulevard frontages and row homes along A Avenue. The maximum F.A.R. is 4:1 and the maximum height is 90-feet.

***Development Zone 6 – Area bounded by Plaza Boulevard, National City Boulevard, 12<sup>th</sup> Street and Roosevelt Avenue***

Allows for mid-rise multi-family residential with street-oriented retail, office, and hotel uses. Retail uses cannot exceed 20 percent of the total development. The maximum F.A.R. is 6:1 and there is no maximum height.



***Development Zone 7 – Area bounded by Roosevelt Avenue, 8<sup>th</sup> Street, Plaza Boulevard and Hoover Avenue***

Allows higher density mid-rise multi-family residential, hotel, or office uses, with ground floor retail or office. Retail uses cannot exceed 20 percent of the total development. There is no maximum height and a maximum F.A.R. of 6:1.

***Development Zone 8 – Southside of 7<sup>th</sup> Street, between A and D Streets***

Designated for townhouses at a maximum of 30 dwelling units per acre with a maximum height is 36-feet and a maximum F.A.R. of 3:1.

***Development Zone 9 – 9<sup>th</sup> Street between A and D Streets***

A mixed-use zone where multi-family residential may occupy space above ground-level retail. The F.A.R. is 5:1, and the maximum height is 90 feet. Each floor may be constructed at zero lot line.

***Development Zone 10 – 9<sup>th</sup> Street between A and D Streets***

Designated for townhouse development, for 20 to 30 dwelling units per acre. The F.A.R. is 3:1 and the maximum height is 36 feet.

***Development Zone 11 – Northside of Plaza Boulevard between 13<sup>th</sup> and 14<sup>th</sup> Streets***

Designated for medium-density multi-family residential. Each floor must be built to the zero lot line at the sidewalk frontage. The maximum height is 50-feet and the F.A.R. is 4:1.

***Development Zone 12 – Southside of National City Boulevard between 13<sup>th</sup> and 15<sup>th</sup> Streets***

Allows for multi-family residential, office, and hotel. Retail, office, or service uses may be allowed on the first floor. The maximum height is 90-feet, and the F.A.R. is 5:1. Retail uses should not exceed 20 percent of any total development. The first three floors of any building must be built to the build-to line at the sidewalk frontage.

***Development Zone 13 – Northside of National City Boulevard, between 16<sup>th</sup> and 18<sup>th</sup> Streets and Kimball Park***

Allows civic uses and mid-rise residential uses. The maximum F.A.R. is 4:1, and the maximum height is 75-feet.

***Development Zone 14 – Area bounded by 16<sup>th</sup> Street, D Avenue, 18<sup>th</sup> Street and the Kimball Park creekbed***

Allows mid-rise residential structures, an F.A.R. of 4:1 and a maximum height of 75 feet.

Utilizing the F.A.R.s listed above; the following figures in **Table 4-2** are the number of potential housing units for each zone. These calculations assess the greatest possible number of dwelling units, assuming that every site would be devoted to only residential use, minus the ground floor of those sites that require other uses. There are certain assumptions that apply to the characteristics of particular Development Zones that can also have an impact on the total number of units likely to be developed. These assumptions are discussed below. None of these figures should be interpreted as a prediction of specific project proposals or the number of units any such proposal would produce.

In **Table 4-2**, the "Potential Square Feet of Residential Space" column is calculated by multiplying the square feet in the "parcels in square feet" column by the "floor area ratio" column. The "Maximum Number of Units" column assumes an average of 950 square feet per unit. Under the "Floor Area Ratio" column, the numbers shown for mixed-use zones 1A, 1B, 3, 4, 5B, 6, 7, 9, 12, and 13 are adjusted for the assumption that the first floor of any building developed in these zones will likely be used for non-residential uses. Therefore, for these zones, the "Parcels in Square Feet" for a zone with an F.A.R. of 6:1, for example, would be multiplied by five instead of six to calculate the potential residential square footage. Table 7 of Chapter IV of the Downtown Specific Plan also calculates the presumed maximum number of housing units for each zone, the numbers under the assumption that 50 percent of the land in any given parcel will be devoted to non-residential uses such as surface parking and common open space. **Table 4-2** does not make this assumption because it is important to the housing element to base potential housing capacity on the true allowed capacity of the Downtown Specific Plan area pursuant to the Plan's regulations. The table calculates that there are 9,448 dwelling units capable of being developed with the Specific Plan area.

As was discussed in the descriptions of the Development Zones, Development Zones 5A, 8, and 10 are limited to 30 dwelling units per acre. While these three zones have room for more units according to their square footages and F.A.R.s as shown in **Table 4-2**, the number of total potential units has been reduced to reflect a maximum of 30 dwelling units per gross acreage of each of these zones as reflected in the Plan. The remainder of the Downtown Specific Plan Development Zones are guided by a F.A.R. of 6:1 with no height restrictions. Zones 1A, 4, 6, 7, and 9 also have their maximum number of units adjusted accordingly as to not exceed 200 dwelling units per gross acre on **Table 4-2**.

Multiple blocks from eight U.S. Census block groups approximately comprise the Downtown Specific Plan area. As of the 2000 Census, there were 452 housing units in these blocks. This data is shown in **Table 4-3**. The seven U.S. Census block groups that include the blocks that comprise this area are block groups 1 and 2, Tract 114; block

groups 3 and 4, Tract 117; and, block groups 1 through 4, Tract 118.01.

Table 4-2  
Residential Capacity of Downtown Specific Plan Area

Development Zone	Parcels in Square Feet	Floor Area Ratio	Total Potential Square Feet of Residential Space	Maximum Number of Units
1A	317,500	6:1	1,587,500	2,005
1B	190,499	6:1	952,495	1,203
2	236,300	4:1	945,200	995
3	85,400	4:1	256,200	360
4	58,200	6:1	349,200	368
5A	23,775	3:1	71,325	75
5B	71,325	4:1	213,975	300
6	125,500	6:1	627,500	793
7	180,000	6:1	900,000	1,137
8	82,200	3:1	164,400	260
9	190,400	6:1	952,000	1,203
10	148,800	3:1	446,400	470
11	100,500	4:1	402,000	423
12	88,100	5:1	352,400	464
13	58,146	4:1	174,438	245
14	145,200	4:1	580,800	611
15 (Kimball Park)	Not applicable	Not applicable	0	0
Total Units in Downtown Specific Plan Area				9,448

Table 4-3  
Downtown Specific Plan Area Existing Conditions

Demographic Characteristic	Downtown Specific Plan Area Block Groups
Population	1,469
Housing Units	452

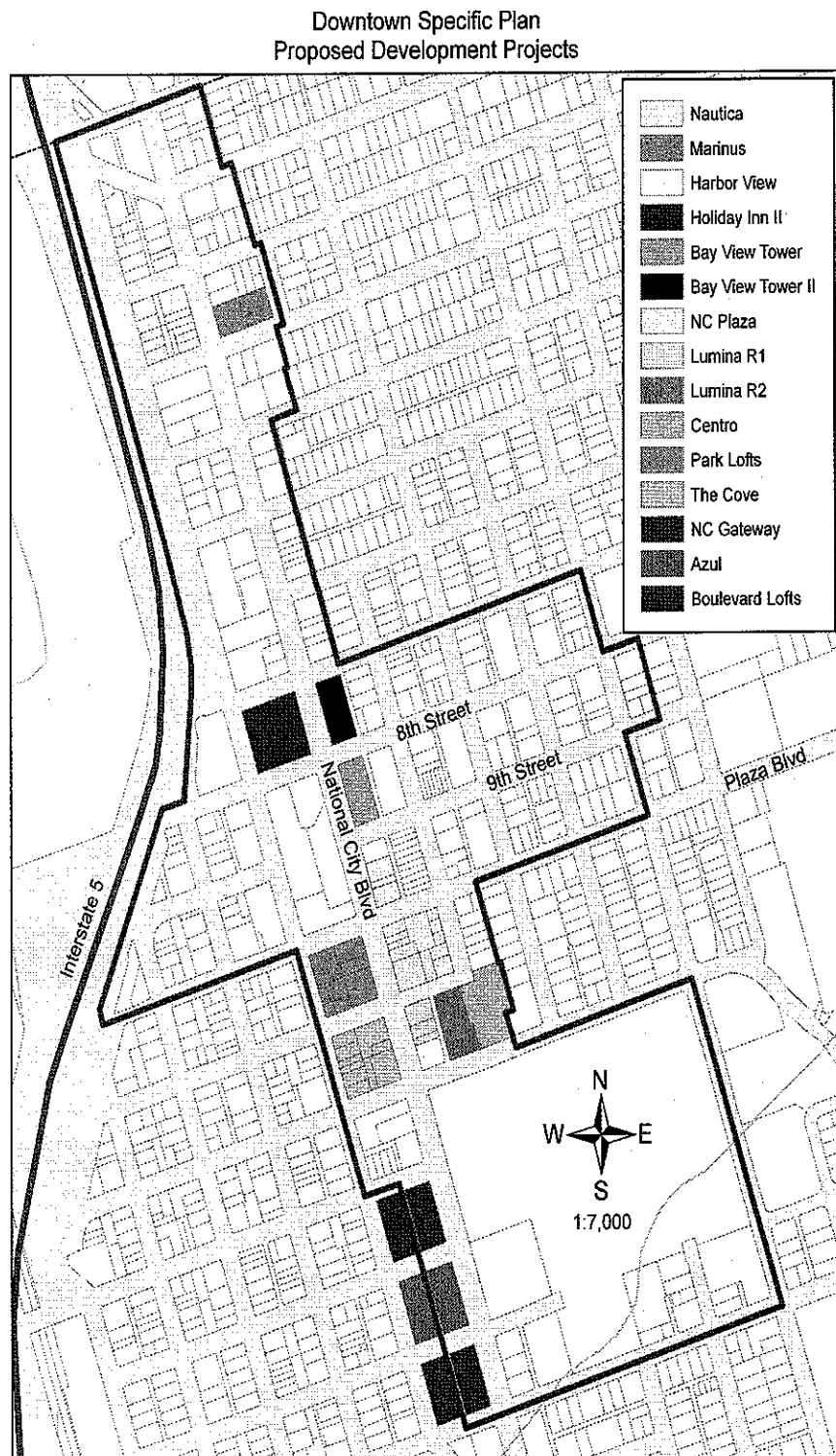
Since the approval of the Downtown Specific Plan in February 2005, there have been a number of residential development projects proposed and approved by the City. **Table 4-4** lists the projects that, as of January 2006, have been entitled and/or proposed in the Plan area since February 2005.

**Figure 4-2** shows the locations of the proposed and/or entitled projects listed in Table 4-4.

Table 4-4  
Entitled and Proposed Projects in Downtown Specific Plan Area

APN	Project	Proposed or Entitled as of February 2006	Acres	Stories	Building Gross Sq. Ft. (GSF)	F.A.R.	Dwelling Units (DU)	DU/ Acre
5565541700	Revolution R2	Entitled	0.8	22	409,397	11.9	317	403
5565541600	Revolution Centro	Entitled	1.2	5	91,199	1.7	60	50
5564712400 5563312500	Bay View (condo conv)	Entitled	0.7	12	108,240	3.8	170	258
5550531700	Holiday Inn II	Entitled	0.9	19	225,044	6.0	171	198
5561011500 5561011600	Marinus	Entitled	0.7	6	121,337	3.9	118	164
5564930100 - 0500	Harbor View	Entitled	0.6	7	85,200	3.3	63	108
5551130400 - 0600 5551131100 - 1300	Park Village	Entitled	1.4	24	350,238	5.6	227	158
5551140100 - 0700, -1100, -1200	The Cove	Proposed	1.4	16	310,000	5.0	219	153
5600130200 - 0900	NC Gateway	Proposed	1.4	6	310,000	5.0	264	184
5600640100 - 0900	Boulevard Lofts	Proposed	1.4	6	310,000	5.0	264	184
5601000500 - 0800	Park Lofts	Proposed	1.4	6	419,514	6.7	301	210
5600630100 - 0700	Azul	Proposed	1.4	22	418,000	6.7	271	189
5564710300, 0400, -1700, 556530100 -0600	National City Plaza	Proposed	1.7	12	300,000	4.0	175	102
5550300100 - 0900	Nautica							
5563312500	Bay View Tower II							
	Total Development		19.4		4,492,865	5.3 (avg)	3,004	155 (avg)

**Figure 4-2:**  
**Locations of Proposed/Entitled Projects in Downtown Specific Plan Area**



As seen in **Table 4-4**, 4,317 residential units have been proposed and/or entitled on 24.9 acres in the Plan area since the Downtown Specific Plan was approved. The projects have an average of 174 dwelling units per acre. Because the Plan area has a total residential capacity of 8,251 units, this leaves a potential total of 5,247 units that could be developed. However, since there are 452 existing units, some which would be lost upon total residential redevelopment of the Plan area, there will be a net increase in residential development of at least 4,795 housing units through the redevelopment of the remaining residential parcels. This number is likely to be significantly higher because redevelopment in the Downtown Specific Plan area will not result in the removal of many of the existing units.<sup>1</sup>

The Downtown Specific Plan area may not be developed to its full potential capacity as shown in **Table 4-2**. However, if the Plan area develops to the level predicted in Downtown Specific Plan Table 7, under which 50 percent of the land area of any given project is assumed to be devoted to parking and common space, there will be many more units built than estimated under National City's remaining RHNA balance. Under Table 7's assumption, 4,007 total units are possible in the Plan area. The 3,004 proposed and/or entitled units and the 452 existing units are subtracted from this number, there is the potential for 551 additional units, which is 434 units more than National City's remaining RHNA balance of 117 units. Under the most conservative assumptions, National City can accommodate the remaining share of extremely low to moderate income dwelling units on parcels that do not have development proposals in the pipeline.

#### 4. Planned Affordable Housing Projects

All of the newly proposed and entitled units in **Table 4-4** are above moderate-income units. National City's RHNA share of units for the above moderate-income category is already fulfilled. As a result, 117 extremely low-, very low-, low-, and moderate-income units will be provided within the redevelopment area. The City's redevelopment project area is bordered by I-805 to the east, SR 54 to the south, City of San Diego to the north and the San Diego Bay to the west.

A number of affordable housing projects may be counted towards fulfilling National City's RHNA requirements. These projects are completed, in progress, entitled, or in planning. **Table 4-5** shows 11 such projects. These projects provide for all economic levels: from extremely low income to market rate. Condos, single-family homes, and apartments provide a variety of options for affordable housing. The Plaza City Apartments, providing for 80 rental units for seniors, is already under construction. Sheryl Lane, developed by Habitat by Humanity, was completed in 2004. The largest project on this list, Bay View Tower, is currently being renovated, is located in the downtown area and is within walking distance to the San Diego trolley.

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<sup>1</sup> The City does not have precise records of dwelling units that may eventually be removed by entitled and proposed projects.

Table 4-5

Affordable Housing Projects

Project	Description	Funding	Operator/ Developer	Status	Target	Location	Number of Units	Type of Unit	Owner/ Renter
Completed									
Sheryl Lane	New Single Family Residential	HOME, 20% housing set aside funds with 45 year commitment	Habitat for Humanity (Parcel owned by CDC)	Completed 2004	Very low income, owner occupied purchased units	1401, 1409, & 1410 Sheryl Lane (APN 557-430-38, 39, 40)	3	Single Family	Owner
Victorian Heights	Transitional housing for very low income.	HOME with 15 year commitment	South Bay Community Services	Renovation - Completed 2006 (as tenants moved out the units were refurbished)	Very low income, battered women and children	1125 B Avenue (APN 565-551-17)	8	Apartment	Renter
In Progress									
Bay View Tower	Conversion of hotel to 170 condominium units	Private	Pacific Companies	Construction Complete Dec. 2007	Moderate Income (Developer selling units at \$185,000)	National City Boulevard (APN 556-471-24)	170	Condos	Owner
Plaza City Apartments	80 unit senior apartment complex	20% Housing set aside funds, 55 year commitment	Plaza City Apts.	Construction complete Dec. 2007	4 units at 30% AMI (Extremely low income)	1535 E. Plaza Blvd. (APN 575-250-36)	80	Senior Apartments	Renter
					12 units at 45% AMI (Very low income)				
					40 units at 50% AMI (Very low income)				
					8 units at 60% AMI (Low income)				

Table 4-5  
Affordable Housing Projects

Project	Description	Funding	Operator/ Developer	Status	Target	Location	Number of Units	Type of Unit	Owner/ Renter
Entitled									
Pacific View Terraces	49 SFR with 6 set aside for Low Income	HOME funds, 45 year commitment	Pacific View Estates	Grading permits and Final Map under review	Market rate for 43 units, low income for 6 units	Fig Court and Division Street (APN 551-590-15, 16, 17, & 551-570-17)	6	Single Family	Owner
G Avenue	8 unit condominium project	HOME, 20% housing set aside funds with 45 year commitment	Habitat for Humanity	Exclusive Negotiating Agreement (ENA) approved 12/19/06, Design Plan being prepared.	Low to Very low income, owner occupied purchased units	1820 G Avenue (APN 560-233-06)	8	Condos	Owner
Harding Avenue	3 Single Family Residential	HOME, 20% set aside funds, 45 year commitment	Habitat for Humanity	ENA approved 12/19/06, Application to develop Dec. 2007	Low to Very low income, owner occupied purchased units	1441 Harding Avenue (APN 559-063-04)	3	Single Family	Owner
In Planning									
Skyline Village	Low income rental units	20% Set aside funds, 55 year commitment	AMCAL	Developer has option on the property, requests CDC assistance	Very low to low income levels	Roosevelt Avenue and 7th Street (APN 550-052-15)	50	Apartment	Renter
Senior Village Project	Senior apartments adjacent to Morgan - Kimball towers.	Tax Increment Financing - 20% set aside funds (City-owned)	CDC will solicit for developer proposals	Request for Proposals Fall 2007	Low to Very low income rental units for seniors	1221 D Street at 12th Avenue (APN 560-410-06)	161	Senior Apartments	Renter
Purple Cow Site	Potential for 16 SFR	20 % housing set aside funds	CDC will solicit for developer proposals	CDC pursuing partnership	Low to moderate income units	N. Highland Avenue & Bucky Lane	16	Single Family	Owner
405 West 18th Street	1 Single family unit	20% housing set aside funds	St. Anthony's Church (City owned parcel)	Negotiations underway	Low income unit	405 West 18th Street (APN 559-063-04)	1	Single Family	?
Total							505		

Current as of March 2007



## 5. Adequacy of Sites to Meet Regional Fair Share Allocation

The site inventory of the Downtown Specific Plan Area, combined with the list of completed or in progress affordable housing projects reflected on Table 4-5, shows that the City will more than meet the RHNA for very low-, low-, and moderate-income households under existing conditions. Enough above-moderate income units have been built since January 1, 2003 to fulfill the City's RHNA share for this income level. **Table 4-6** demonstrates how the City will fulfill its RHNA requirements.

**Table 4-6**  
**RHNA Credits and Site Inventory Capacity**

Income	RHNA	New Const. Credits	Site Inventory Sites	Affordable Housing Projects (Completed or In Progress)	Balance
Extremely Low (<30% AMI) <sup>1</sup>	9	0	551-4,795 <sup>2</sup>	4	5
Very Low (31-50% AMI)	9	0		63	0
Low (51-80% AMI)	39	0		8	31
Moderate (81%-120% AMI)	60	0		170	0
Above Mod (>120% AMI)	202	306		-	0
<b>Total</b>	<b>319</b>	<b>306</b>	<b>551-4,795</b>	<b>245</b>	<b>36</b>

<sup>1</sup> RHNA numbers for the extremely low income category were created by calculating 50 percent of the very low income allocation number per §§65583(a)(1) of the California Government Code.

<sup>2</sup> The total remaining development capacity could accommodate housing for any income group based on the residential densities permitted in the various Downtown Specific Plan zones.

National City is capable of fulfilling its RHNA share. Units for above moderate, moderate, and very low income projects are already built or underway. The share of extremely low, and low income projects completed or in progress is less than the RHNA share; however, several entitled projects are planned to fulfill the low income portion of the RHNA share. Page 4-2 and following discusses sites that are available for the development of additional units for extremely low income households.

## 6. Suitability of Sites and Availability of Infrastructure

The City is not relying on the Downtown Specific Plan area in order to fulfill its RHNA obligation; however, the sites in this area can provide additional locations for future development of affordable housing. All of the sites in the Downtown Specific Plan area are already provided with or can be provided with water, sewer, drainage, and other facilities and services between 2005 and 2010 (See Chapter 3.0, Constraints). Adequate water supply, water filtration capacity, and sewer treatment capacity exists to serve the RHNA through 2010. City services exist on or can be extended to each site.

Public infrastructure improvements required of new developments, impact fees, and planned City improvements of facilities help ensure that services and facilities are available to both current and future residents. Parks, schools, emergency services facilities, and other public facilities are also extended in this manner.

The City completed an Infrastructure Study focused on the downtown area in June, 2006. The purpose of the study is to determine the infrastructure and utilities that would be needed to serve the Downtown Specific Plan area at build out, the cost of providing this needed infrastructure and utilities, and how these would be financed.

## **B. Financial Resources**

The City of National City has access to several Federal, State, and local resources to achieve its housing and community development goals. Specific funding sources will be utilized based on the eligibility and requirements of each project or program.

The City leverages, to the maximum extent feasible, the use of Community Planning and Development funds such as Community Development Block Grant (CDBG) funds with State and local funds in meeting its Housing and Community Development objectives. Although the City's primary resources to address housing and community development needs are from Federal CDBG and HOME funds, additional financial support for housing programs is available through the 20 percent Redevelopment Housing Set-Aside funds generated in the City's redevelopment project area.

### **1. Section 8 Tenant-Based Rental Assistance**

The Housing Voucher Program is funded by HUD and administered by the Community Development Commission Section 8 Rental Assistance Division. According to the County, 1,066 National City households received Section 8 assistance in February 2006. These are all tenant-based vouchers as project-based vouchers in National City are administered under a separate program. Among Section 8 voucher recipients, 82 percent were white, 9 percent were African-American, 9 percent were Asian or Pacific Islander and one percent were Native American. In terms of ethnicity, 74 percent were Hispanic and 26 percent were non-Hispanic. The elderly comprised 36 percent of participants and the persons with disabilities comprised 23 percent.

There are 2,390 households currently on the waiting list for Section 8 in National City. Of these households, 72 percent are extremely low income, 27 percent are very low income, and one percent are low income. Seventy-six percent of those on the waiting list are white, 10 percent are African-American, 13 percent are Asian or Pacific Islander and one person are Native American. Hispanic families comprise 67 percent of the households on the waiting list. Of the households on the waiting list, 65 percent are families with children, 16 percent were elderly households, and 21 percent were households with disabilities.

## 2. Redevelopment Agency Set-Aside Funds

The National City Community Development Commission receives 80% of the incremental property taxes assessed within its redevelopment area. 20 percent of the tax increment revenues are required to be set-aside by California Redevelopment Law to increase, maintain, and preserve affordable housing for low and moderate income households. As of June 30, 2007, the Commission had available \$3,718,294. Of those funds, a total of \$3,498,811 was designated for various affordable housing programs.

## C. Administrative Resources

A variety of public and private sector organizations have been involved in housing and community development activities in National City. These agencies are involved in the improvement of the housing stock, expansion of affordable housing opportunities, preservation of existing affordable housing, and/or provision of housing assistance to households in need. The primary agency that administers housing programs is the Community Development Commission. The following are the agencies funded by grants administered by the City:

**National City Healthy Homes Demonstration Program (NCHHDP)** is a coalition of local government, community-based nonprofit organizations, and health organizations including two core program partners: the Environmental Health Coalition (EHC), and Paradise Valley Hospital (PVH). Other participants include the National City Fire Department, Christmas in July, Metropolitan Area Advisory Agency (MAAC) Weatherization Department, the Burn Institute and a broad array of faith and community-based nonprofit organizations. The NCHHDP purpose is to inspect 480 older deteriorating housing units where low-income children under 6 reside to assess any existing health and safety hazards and evaluate children's respiratory health and risk of illness and repair/rehab 165 of the children's homes using grant funds.

**Environmental Health Coalition (EHC).** National City partners with this organization to use HUD grant money to control lead hazards through code enforcement. EHC also uses HUD funds for a program that addresses lead paint and mold. EHC performs lead testing and provide education on the subject to the public.

**MAAC (Metropolitan Area Advisory Committee) Project** is a local non-profit organization that provides a variety of social service programs to working class families.

**Christmas in July** co-sponsors the CDBG-funded trash clean-up days. This organization recruits volunteers and organizes events. Representatives from the organization also served on the City's committee on housing issues. The organization also uses grant funds administered by the City to rehabilitate and repair homes. **EDCO**, a local trash company, donates trash bins.

The CDC operates all of the City's housing and economic development programs. The CDC administers the 2,000 acre redevelopment area which covers two-thirds of the City, and its Grants Division administers CDBG and HOME programs.

## **D. Opportunities for Energy Conservation**

### **1. General Design Standards**

There are many opportunities for conserving energy in new and existing homes. New buildings, by design, can easily incorporate energy efficient techniques into the construction. According to the Department of Energy, the concept of energy efficiency in buildings is the building envelope, which is everything that separates the interior of the building from the outdoor environment: the doors, windows, walls, foundation, roof, and insulation. All the components of the building envelope need to work together to keep a building warm in the winter and cool in the summer.

Constructing new homes with energy-conserving features, in addition to retrofitting existing structures, will result in a reduction in monthly utility costs. There are many ways to determine how energy efficiency improvements can be made. Examples of energy conservation opportunities include installation of insulation and/or storm windows and doors, use of natural gas instead of electricity, installation, or retrofitting of more efficient appliances and mechanical or solar energy systems, and building design and orientation which incorporates energy conservation considerations.

Various modern building design methods are used to reduce residential energy consumption and are based on established techniques. These methods can be categorized in three ways:

- a. Building design that keeps natural heat in during the winter and keeps natural heat out during the summer. Such design reduces air conditioning and heating demands. Proven building techniques in this category include:
  - location of windows and openings in relation to the path of the sun to minimize solar gain in the summer and maximize solar gain in the winter;
  - use of "thermal mass," earthen materials such as stone, brick, concrete, and tiles that absorb heat during the day and release heat at night;
  - use of window coverings, insulation, and other materials to reduce heat exchange between the interior of a home and the exterior;
  - location of openings and the use of ventilating devices that take advantage of natural air flow (particularly cool evening breezes);
  - use of eaves and overhangs that block direct solar gain through window openings during the summer but allow solar gain during the winter; and

- zone heating and cooling systems, which reduce heating and cooling in the unused areas of a home.
- b. Building orientation that uses natural forces to maintain a comfortable interior temperature. Examples include:
- north-south orientation of the long axis of a dwelling;
  - minimizing the southern and western exposure of exterior surfaces; and
  - location of dwellings to take advantage of natural air circulation and evening breezes.
- c. Use of landscaping features to moderate interior temperatures. Such techniques include:
- use of deciduous shade trees and other plants to protect the home;
  - use of natural or artificial flowing water; and
  - use of trees and hedges as windbreaks.

In addition to natural techniques, a number of modern methods of energy conservation have been developed or advanced during the present century. These include:

- use of solar energy to heat water;
- use of radiant barriers on roofs to keep attics cool;
- use of solar panels and other devices to generate electricity;
- high efficiency coating on windows to repel summer heat and trap winter warmth;
- weather-stripping and other insulation to reduce heat gain and loss;
- use of natural gas for dryers, stovetops and ranges;
- use of energy efficient home appliances; and
- use of low-flow showerheads and faucet aerators to reduce hot water use.

Natural space heating can be substantially increased through the proper location of windows and thermal mass. Use of solar panels can generate 1,000 watts of electricity on a sunny day. This can constitute more than enough power for daily residential operations.

## 2. California Building Code Standards for Energy Efficiency

The California Energy Code (CEC) (a.k.a. California Code of Regulations, Title 24, Part 6) is part of the California Building Code (Title 24). It applies to all occupancies that applied for a building permit on or after October 1, 2005, and remains in effect until the next edition is complete and adopted. The CEC covers the following topics:

- Requirements for the manufacturing, construction, and installation of systems, equipment, and building components.
- Mandatory requirements for space-conditioning and service water-heating systems and equipment.
- Mandatory requirements for lighting systems and equipment for nonresidential, high-rise residential, and hotel/motel occupancies.
- Performance for prescriptive compliance approaches in non-residential, residential high-rise, and hotel/motel occupancies
- Additions, alterations, and repairs in non-residential, residential high-rise, and hotel/motel occupancies
- Mandatory features and devices in low-rise residential buildings
- Performance and prescriptive compliance approaches for residential buildings
- Additions and alterations in existing low-rise residential buildings

The CEC is accessible online at [http://www.bsc.ca.gov/title\\_24/documents/T24Pt6.pdf](http://www.bsc.ca.gov/title_24/documents/T24Pt6.pdf).

### 3. Additional Local Policies, Zoning Standards, or Other Local Requirements that Promote Energy Efficiency

#### ***National City Municipal Code***

The following policy is the only energy efficiency-related policy in the National City Municipal Code.

**15.34.010 Purpose.** It is the purpose of this chapter to provide alternative building regulations for the rehabilitation, preservation, restoration (including related reconstruction) or relocation of buildings or structures designated as historic buildings. Such alternative building regulations are intended to facilitate the restoration or change of occupancy so as to preserve their original or restored architectural elements and features, to encourage energy conservation and cost-effective approach to preservation, and to provide for the safety of the building occupants. (Ord. 1915 § 2 (part), 1987)

#### ***National City General Plan***

The City's General Plan policy outside of the Housing Element related to energy efficiency States:

#### **III. Natural Setting Element**

- H. The City will require that new development be designed to minimize energy consumption, and will encourage retrofitting of existing buildings to conserve energy.

### **National City Land Use Code**

There are currently no energy efficiency-related codes in the National City Zoning Code.

## **4. State Energy Conservation Programs**

The California Department of Community Services and Development is partnered with a network of local community service agencies that assist low-income households to administer two energy conservation programs for low income households. These are the Low Income Home Energy Assistance Program (LIHEAP) and the Energy Low-Income Weatherization Assistance Program (DOE-LIWAP). LIHEAP provides financial assistance to low-income households to offset the costs of heating and/or cooling their residences. DOE-LIWAP provides installation and weatherization measures that increase the energy efficiency of residences occupied by low-income persons.

## **5. SDGE Residential Energy Conservation Programs**

### ***SDGE/MAAC Weatherization Program***

Metropolitan Area Advisory Committee (MAAC) and San Diego Gas & Electric (SDGE) jointly facilitate a weatherization program for residences in the San Diego region. The City Building and Safety Department refers homeowners and tenants to this program if their units lack heat or have broken or single pane windows.

### ***2005 California ENERGY STAR® New Homes Program***

SDGE administers the California ENERGY STAR® New Homes Program. This is a program intended to encourage builders to construct single family and multi-family dwelling units that use a minimum of 15 percent less energy than the standard design required by the 2001 California Energy Efficiency Standards. EPA also currently uses this same standard of using 15 percent less energy as the new ENERGY STAR® Homes baseline for California.

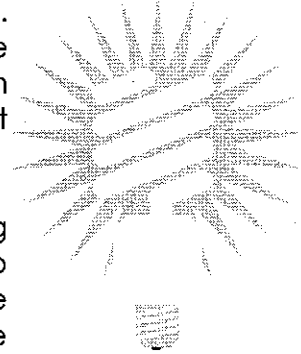
### ***Residential Energy Standards Training***

SDGE offers seminars on technologies that result in greater energy efficiency and can reduce the cost of complying with State energy standards. The training program is marketed to architects, designers, builders, energy consultants, engineers, HVAC contractors, building department inspectors, and plan checkers.

### ***Lighting Turn-In Program***

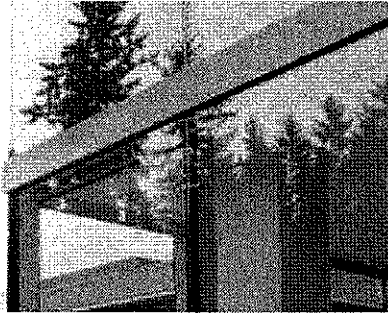
SDGE's Lighting Turn-In Program replaces resident's incandescent bulbs with more energy-efficient compact fluorescent bulbs (CFLs) for free. Residents can access the program via community events that are held throughout SDGE's service area and coordinated through an extensive network of community organizations and government agencies.

SDGE also offers rebates for single-family and multi-family dwelling unit residents for certain improvements in their units that lead to greater energy efficiency. These improvements include the purchase and installation of energy efficient appliances and the replacement of old light bulbs with Energy Star energy efficient light bulbs.



### ***Sustainable Communities Program***

This program promotes green building design practices in SDGE's service area and provides incentives for qualified projects that greatly exceed the 2001 California Energy Efficiency Standards and obtain LEED® certification.







## Chapter 5

### Housing Programs

In accordance with Government Code Section 65588(a), the Housing Element must be reviewed as frequently as appropriate to evaluate:

- The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the State housing goal;
- The effectiveness of the Housing Element in attainment of the community's housing goals and objectives; and
- The progress of the city, county or city and county in implementation of the Housing Element.

This section documents the City's achievements under the actions and objectives of the 1999-2004 Housing Element. Based on the evaluation of program accomplishments, this Section contains recommendations for program retention, revision, deletion, or addition to address current and projected needs and State requirements between 2005 and 2010.

**Table 5-1** summarizes the quantified objectives and accomplishments under the previous Housing Element programs. **Section A** lists the previous Housing Element programs and provides a detailed description of the accomplishments during the 1999-2004 Housing Element cycle. **Section B** lists the housing-related City programs that have been initiated since adoption of the 1999-2004 Housing Element and provides a detailed description of program accomplishments of these programs thus far.

**Table 5-1**  
**Summary of Quantified Objectives and Accomplishments — 1999-2004**

Housing Assistance Type	Five Year Goals	5-Year Achievements
Home Improvement Loans	125 households	68 households
Rehabilitation/Repair	125 units	7 units
Code Enforcement Abatement Inspection	5,850 cases 17,300 inspections	272 cases 2,009 inspections
Section 8 Units Vouchers	983 units	690 units <sup>1</sup> 1,044 vouchers
First Time Homebuyer Assistance	100 households	101 households
Acquisition/New Construction	100 units	555 units

<sup>1</sup> The previous program misidentified units as being project-based Section 8 units. As of December 2005, there were 690 subsidized rental housing units that also had Section 8 certificated holders. See Program 16 for details.

## **A. Housing Programs**

The following is a summary of the progress of the 1999-2004 Housing Element Programs, a brief description of each of the programs, an identification of the goals and ongoing implementation of these programs in the 2005-2010 Housing Element Cycle and the funding source.

### **1. Preservation and Maintenance of Existing Housing**

#### **A. Home Improvements Loan Program**

Responsible Agency: Community Development Commission

Funding Source: Redevelopment Set-aside Funds, HOME Program

Program Description: Provide assistance to rehabilitate 125 owner-households of lower and moderate incomes.

Evaluation: During the planning period, 68 households were provided rehabilitation loans. Additionally, the City applied for and received a HUD grant for approximately \$3 million for lead-based paint removal, weatherization, and other rehabilitation programs. For both the Rental Unit Rehabilitation and Home Improvement Loan Programs, the City requested matching funds from the CDC to fulfill program requirements and provide funding. However, insufficient funding was available to fully fund this program. Due to the lack of resources and other City priorities during the Housing Element cycle, the focus was taken off of this program. During the 2005-2010 Housing Element cycle, the City will focus on meeting the goal of rehabilitating 125 households. Funding levels will also be increased to address increased demands.

#### **B. Rental Unit Rehabilitation Program**

Responsible Agency: Community Development Commission

Funding Source: Approximately \$875,000 of Redevelopment Set-aside Funds

Program Description: Provide assistance to rehabilitate 50 rental units over the five-year period.

**Evaluation:** Between 1999 and 2000, seven households were assisted. No households have been assisted since 2000. The City applied for and received a HUD grant for approximately \$3 million for lead-based paint removal, weatherization, and other rehabilitation programs. For both the Rental Unit rehabilitation and Home Improvement Loan Program, the City requested matching funds from the CDC to fulfill program requirements and provide funding. However, insufficient funding was available to fully fund this program. Due to the lack of resources and other City priorities during the Housing Element cycle, the focus was taken off of this program. During the 2005-2010 Housing Element cycle, the City will increase focus on this program in order to meet the goal of rehabilitating 50 rental units.

### **C. Code Enforcement**

**Responsible Agency:** Building and Safety Department

**Funding Source:** General Fund

**Program Description:** Continue to inspect and abate code violations at the current rate.

- Land Use and Zoning/Community Conservation and Appearance Code: Abate approximately 5,500 cases and inspect 13,000 housing units over the five-year period.
- Building and Safety/Uninhabitable Building: Abate approximately 100 cases and inspect 500 housing units over the five-year period.
- Housing Codes: Abate approximately 250 cases and inspect 2,500 housing units over the five-year period.

**Evaluation:** A total of 2,009 housing units have been inspected and 272 were abated. Prior to July 2004, the San Diego County Health Department conducted complaint-based code violation inspections of larger apartment complexes.

For the 2005-2010 Housing Element cycle, the City has undertaken the program and has hired two full-time Code Enforcement Officers and a Housing Inspector. This will expand code enforcement activities and enhance data collection beyond the level of effort conducted during the earlier cycle. Code enforcement efforts have been increased in an effort to reduce air pollution that causes asthma in the surrounding communities, particularly pollution from auto paint and repair shops in the area west of National City Boulevard.

**D. Housing Inspection Program**

Responsible Agency: Building and Safety Department.

Funding Source: Community Development Block Grant funds.

Program Description: Continue to administer this ongoing program by funding a full time Housing Inspector to inspect all rental units.

Evaluation: The City has hired a full-time Housing Inspector and a second inspector for the lead-based paint removal program, who also serves as a housing inspector. The City is applying for a Federal Healthy Homes grant to fund an additional inspector position. The City now has sufficient resources to inspect units on a pro-active basis. Between 2003 and 2005, the City opened 402 proactive cases and closed 231 cases for a 58 percent compliance rate. The City has performed 1,225 re-inspections, for a total of 1,627 inspections during this period.

**E. Christmas in July Community Volunteer Program**

Responsible Agency: Community Development Commission and Chamber of Commerce.

Funding Source: HOME funds and private contributions.

Program Description: Support the rehabilitation/repair of 75 houses or 15 houses annually.

Evaluation: Approximately 20 homes were assisted. During the 2005-2010 Housing Element cycle the City will continue to support the efforts of the "Christmas in July" program.

**F. Apartment Management**

Responsible Agency: Building and Safety Department

Funding Source: General Fund

Program Description: Continue to pursue 100 percent enforcement of the City's onsite management requirements in complexes of nine or more units.

**Evaluation:** This is a one-year-old program and has not yet achieved 100 percent enforcement yet, but is expected to achieve this during the new planning cycle due to the pro-active inspections by the Housing Inspector.

## **2. Housing Assistance**

### **A. Conservation of Affordable Units at Risk of Converting to Market Rate**

**Responsible Agency:** Community Development Commission

**Funding Source:** Section 8 Vouchers and Certificates

**Program Description:** Monitor the status of Granger Apartments, Inter City Manor, and Plaza Manor. Identify nonprofit organizations as potential purchasers/managers of at-risk housing units. Assist tenants to apply for priority status on the Section 8 voucher/certificate programs should a conversion take place.

**Evaluation:** The CDC continues to monitor the status of Granger Apartments, Inter City Manor, and Plaza Manor. Inter City Manor and Plaza Manor has maintained their affordability covenants.

At the beginning of 2005, the owners of the Granger Apartments notified residents and the CDC of its intent to pay off its HUD loans and convert the units to market rate. In July 2005, the property owners notified residents that the plan to convert units to market rate has been delayed indefinitely.

### **B. Section 8 Rental Assistance**

**Responsible Agency:** Grants and Housing Department

**Funding Source:** Section 8 Voucher Program

**Program Description:** Continue to provide 300 units of Section 8 project-based affordable housing at Morgan-Kimball Towers, Plaza Manor (372 units), Inter City Manor (79 units), Granger Apartments (163 units), and TELACU (76 units). Maintain the level of tenant-based Section 8 assistance (~1,000 vouchers).

**Evaluation:** The existing Section-8 based affordable housing projects were continued to the present time. In addition, 1,044 residents are provided Section 8 voucher rental housing assistance. The level of Section 8 voucher assistance has not changed in over ten years.

**C. First-Time Homebuyers Assistance Program**

Responsible Agency: Grants and Housing Department

Funding Source: HOME Funds and Redevelopment Set-aside Funds

Program Description: Provide assistance to 20 households annually, with distribution of funds per the following: approximately 60 percent to low income households (HOME funds) and 40 percent to moderate income households.

Evaluation: The City assisted 76 households between 1999 and 2002. Twenty-five households have been assisted since 2002, for a total of 101 households. Funds for housing have been redirected into programs for new construction since 2002 due to a lack of sufficient funding.

The City is committed to maintaining this important program as funds become available, although the City anticipates assisting 32 households, 27 are expected to be low income households and five very low income, during this planning cycle due to the currently limited funding.

**D. Mortgage Credit Certificate (MCC)**

Responsible Agency: Community Development Commission

Funding Source: Mortgage Credit Certificates

Program Description: Assist an average of 10 households per year or 50 households in total over the five-year period.

Evaluation: MCCs have been issued to assist 24 National City households during the planning period. Staff and financial resources were not adequate to meet the goals established during the last planning cycle. The City has revised the objective in the current Housing Element to assist five households annually.

### 3. Housing Production

#### A. Provide Residential Development Informational Material to Developers

Responsible Agency: Planning Department

Funding Sources: General Fund

Program Description: Develop and provide informational material regarding residential development to developers on an ongoing and as-needed basis.

Evaluation: Residential development materials were created and distributed to developers including information guides for residential development (SFR and Multi-family), zoning matrices of development standards, mixed-use standards, and design guidelines as well as subdivision requirements. The Planning Department will continue to improve handouts for distribution to the development community.

#### B. GIS Database

Responsible Agency: Planning Department

Funding Sources: General Fund

Program Description: Maintain and updated the GIS database with current SANGIS data to enable staff to disseminate land use information to potential housing developers to assist in infill housing development and redevelopment.

Evaluation: The City has recently purchased the ArcView data to maintain land use data and is implementing a training program for each department. This citywide program will ensure that information will be available and maintained for land use and infrastructure development. The City will continue to maintain the database of vacant parcels originated by the CDC. The vacant land inventory will be regularly maintained.

#### C. Community Housing Development Organizations (CHDOs)

Responsible Agency: Grants and Housing Department

Funding Source: HOME funds

**Program Description:** Identify and provide funding to CHDOs in order to pursue additional affordable housing projects. Provide funding to support CHDOs in building administrative capacity.

**Evaluation:** The City provided \$383,906 to Habitat for Humanity and \$150,880 to Christmas in July during the 1999-2004 Housing Element Update. MAAC has also received allocations during the past planning cycle. These three organizations will be included in this program again during the 2005-2010 Housing Element.

#### **D. Acquisition, Rehabilitation, and New Construction of Affordable Housing**

**Responsible Agency:** Community Development Commission

**Funding Source:** Redevelopment Set-aside funds and HOME funds

**Program Description:** Identify and pursue 100 affordable housing rehabilitation and construction units over the five year period.

**Evaluation:** The following low income housing projects were constructed either during 1999-2004 planning cycle or at the beginning of the 2005-2010 Housing Element cycle.

- Victorian Heights, seven extremely low units
- Habitat for Humanity (new construction), three very low income
- Latino Builders (new construction), four low income
- Plaza del Sol (acquisition & rehabilitation), 26 very low & 105 low income
- Rehab. owner-occupied SFR 10 very low & 28 low income
- Rehab 46 very low income units in coastal zone

In total, during the new planning cycle, the City will identify and pursue at minimum 100 more affordable housing rehabilitation and construction units over the five year period. See Chapter 4, Table 4-5 which lists the specific projects committed by the City.

#### **E. Density Bonus Program**

**Responsible Agency:** Planning Department

**Funding Source:** General Funds

**Program Description:** Adopt a density bonus ordinance to comply with State law.



Evaluation: In 2002, a density bonus ordinance was updated. Since that time, State law was changed in January 2005 and the City's ordinance no longer complies. In the 2005-2010 Housing Element cycle, the City will prepare and adopt a density bonus ordinance to comply with State law, SB 1818.

## F. Communicate Production Priorities to Prospective Developers

Responsible Agency: Planning Department, Community Development Commission, and City officials

Funding Source: General Fund and Redevelopment funds

Program Description: Over the 1999-2004 Housing Element cycle the Planning Department prepared and updated the following:

- *National City Facts*, a Planning Department-prepared brochure that provides information for the development community on land use and development trends, available services and resources, and social and economic characteristics of the City.
- Reports as needed to respond to changes in development activity or to inquiries from developers and others concerning potential development sites.
- Maintain the City's computerized land use inventory to provide updated information regarding the location of vacant properties, by parcel size, zoning and existing land use.
- Made presentations to business and civic groups concerning land use and development potential in the City.
- Participated in informational meetings with the Building Industry Association, Urban Land Institute, American Planning Association, and the National City Chamber of Commerce, among others.

Evaluation: Over the course of the 2005-2010 Housing Element cycle, the City will embark on the following measures to ensure better compliance with this program in this planning cycle:

- *National City Facts* will continue to be updated every year

- Prepare reports of development activity to have available for prospective developers.
- Continue to retain assessor parcel data and integrate the data with the GIS system to better assist prospective developers.
- Regularly make presentations to the Chamber of Commerce, Neighborhood Councils, Port Tenants, Business Improvement Districts, and Developers, to continue to maintain relationship.
- Regularly participate with local groups such as Neighborhood Councils, community groups, etc.
- Actively participate with interested developers to promote National City.

**G. Amend the Land Use Code to Identify Sites Where Emergency Shelters and Transitional Housing May be Established**

Responsible Agency: Planning Department

Funding Source: General Fund

Program Description: Amend Land Use Code to establish potential sites for emergency shelter sites and transitional housing.

Evaluation: The Land Use Code was amended in 2002 to allow emergency shelters and transitional housing with a Conditional Use Permit in the Civic Institutional (IC) and Private Institutional (IP) zones. A chapter addressing homes for battered women shelters was also added in 2004. In 2003, the City also adopted a Land Use Code Amendment to permit Assisted Living and Skilled Nursing Facilities within Institutional and Commercial zones with the approval of a Conditional Use Permit.

The Land Use Code currently permits, either ministerially or with the approval of a Conditional Use Permit, certain types of Transitional Housing. This program is complete and will be removed through the 2005-2010 cycle.

## **H. Housing Element Annual Report**

Responsible Agency: Planning Department and Grants and Housing Department

Funding Source: General Fund

Program Description: Prepare and submit annual Housing Element Report to State HCD assessing the status of housing programs and to propose policy changes to correct areas where program goals have not been achieved.

Evaluation: The City completed a Housing Element Annual Report in October 2002. Reports were not completed during other years due to lack of staff resources. The City has committed to complete the reports on an annual basis during the 2005-2010 Housing Element cycle.

## **I. Implementation Design Guidelines**

Responsible Agency: Planning Department

Funding Source: General Funds

Program Description: Continue to improve quality of design in construction through the implementation of the City's Design Guidelines.

Evaluation: During the 2005-2010 Housing Element cycle, the City will revisit the existing 1991 Design Guidelines to ensure that current design goals are in place. The City will continue to implement the guidelines on a project by project basis and meet with potential developers to incorporate quality design in development projects.

## **J. Conversion of Commercially- and Industrially-Zoned Land to Residential or Mixed-Use Zoning**

Responsible Agency: Planning Department

Funding Source: General Funds

Program Description: Amend the Land Use Code to rezone specific commercial and industrial zone parcels to residential or mixed-use zoning. Complete study by end of fiscal year 2004.

Evaluation: In 2004, the City adopted the Mixed Use Chapter to the Land Use Code allowing residential development on commercially zoned properties of densities ranging from 22.9 to 34.8 dwelling units per acre. The program will be removed for the 2005-2010 Housing Element cycle.

#### **K. Feasibility Study of Use of Eminent Domain in Redevelopment Project Area**

Responsible Agency: Community Development Commission

Funding Source: Redevelopment Funds

Program Description: Study the feasibility of allowing the use of eminent domain for redevelopment of housing in the Redevelopment Project Area by the end of fiscal year 2004.

Evaluation: A Redevelopment Plan amendment was prepared and extensive work with stakeholders has been accomplished. While the amendment would not allow for the taking of residential property to provide new affordable housing opportunities, it would provide for the taking of commercial or industrial properties for this purpose. After considerable discussion and review by the City Council, this proposed amendment is no longer being pursued and has been removed from the 2005-2010 Housing Element cycle.

### **4. Fair Housing Programs**

#### **A. Compliance with Fair Housing Requirements of Community Development Block Grant (CDBG) and HOME Programs**

Responsible Agency: Grants and Housing Department

Funding Source: Community Development Grant funds

Program Description: Continue to implement actions to address fair housing issues through the CDBG and HOME-funded activities. Update the five-year AI by mid-2001.

Evaluation: The five-year AI was updated by mid-2001. Multiple implementation actions were completed to address fair housing issues during this planning period. These actions can be reviewed in detail in the City's Consolidated Plans produced during the planning period. The program will continue during the 2005-2010 Housing Element cycle.

## **B. Continue Cooperation and Support of Fair Housing Counseling and Enforcement Organizations**

Responsible Agency: Grants and Housing Department

Funding Source: CDBG and Section 8 funds

Program Description: Continue to ensure open, fair housing practices and sufficient resources are made available to assure informed housing consumers and suppliers.

Evaluation: Staff coordinates with the Fair Housing Council to ensure that any discrimination allegations are fully investigated. This program will continue during the 2005-2010 Housing Element cycle.

## **C. Fair Housing Training**

Responsible Agency: Grants and Housing Department and Fair Housing Council of San Diego

Funding Source: CDBG and Section 8 funds

Program Description: In new projects with 10 units or more, encourage the training of staff in Fair Housing administration.

Evaluation: Staff shares the resources of the Fair Housing Council including the training that is available for staff that will be renting or selling the units. This program will continue through the 2005-2010 Housing Element cycle.

## **B. New Housing Programs for 2005-2010 Housing Element**

Detailed descriptions of New Housing Programs for the 2005-2010 Housing Element are described below.

### **1. Preservation and Maintenance of Existing Housing**

#### **A. Relocation Program**

Responsible Agency: Building and Safety Department

Funding Source: CDBG

**Program Description:** Relocate tenant households that have been displaced from their homes due to code enforcement issues.

**Evaluation:** When there is immediate concern for the welfare of the tenants such as a gas leak or no sanitation, the City immediately relocates the tenants. Under other code violations, the City directs the landlord to relocate the tenant, make the repairs and return the tenant to the unit. When the landlord fails to comply the City relocates the tenant and bills the landlord. Also when a resident has to be relocated and will not be able to return (such as when they reside in an illegal unit), residents are eligible to go to the top of the Section 8 Rental Assistance program list. The program will continue. Twelve families have been assisted; six by the City, six by the property owner. The goal is to assist households that undergo displacement because of health and safety issues.

## **B. Home Improvements Loan Program**

**Responsible Agency:** Community Development Commission

**Funding Source:** HUD grant

**Program Description:** During this cycle of the Housing Element, the City will focus to meet the goal of rehabilitating 125 households. Funding levels will also be increased to address increase demands. Provide assistance to rehabilitate 125 owner-households of lower and moderate incomes.

During the planning period, 68 households were provided rehabilitation loans. Additionally, the City applied for and received a HUD grant for approximately \$3 million for lead-based paint removal, weatherization, and other rehabilitation programs. For both the Rental Unit Rehabilitation and Home Improvement Loan Programs, the City requested matching funds from the CDC to fulfill program requirements and provide funding. Because of the lack of resources and other City priorities during the Hosing Element cycle, focus was taken off the program. The City will focus on this program to achieve the goal of rehabilitating 125 households. Funding levels will also be increased to respond to an increase in construction costs.

**C. Free Paint**

Responsible Agency: Building and Safety Department

Funding Source: Community Development Block Grant

Program Description: This program assists low- and moderate-income households by providing paint at no cost to improve the appearance and condition of their units.

**D. Lead Hazard Control Program**

Responsible Agency: Grants and Housing Department

Funding Source: HUD Lead Hazard Reduction Grant, SDG&E, MAAC, EHC

Program Description: The goal is to reduce the lead hazards in approximately 410 privately owned single- and multi-family residential units where low-income children under six years old reside. The City will use code enforcement methods (notice of violation) and some City resources to control the lead in an additional 300 units at the owner's expense. The target area is five National City inner-city neighborhoods: West Side, Bay Side, El Pueblo, Civic Center, and Central City. The City will continue to provide notices through the Neighborhood Councils as a means to get information to the residents.

**E. Tool Loan Program**

Responsible Agency: Building and Safety Department

Funding Source: Grants and donations

Program Description: The City lends tools to households that need to repair code violations but lack the tools to do so. There is no tracking program or numerical goal in place yet for this new program. Tool have not been purchased. When tools are purchased, the goal will be to help as many households as needed to repair code violations.

**F. Healthy Homes Demonstration Program**

Responsible Agency: Building and Safety Department

Funding Source: American Lung Association, HUD, Environmental Health Coalition, MAAC

**National City**  
**Housing Programs**

**Program Description:** The goal is to inspect 480 older deteriorating housing units where low-income families with children under the age of 6 reside. Assessment of any existing health and safety hazards, as well as evaluation of the children's respiratory health and risk of illness will occur. To date, 215 rental units were repaired using landlord resources and 93 owner occupied units were to be repaired using incentives. The program also plans to repair/rehab 165 of the homes with children who have respiratory health problems using grant funds. The target area includes seven neighborhoods: Westside, Bayside, El Pueblo, Civic Center, Central, Olivewood, Sweetwater.

**G. Clean-up Events**

**Responsible Agency:** Building and Safety Department

**Funding Source:** General Fund and Christmas in July

**Program Description:** Clean-up and beautification events to be conducted to allow residents to maintain their homes through landscaping, repainting and cleaning up trash. The City conducted trash cleanup days by placing dumpsters at various locations where residents could discard items cluttering their houses and yards. This is a new program which will continue.

**H. MAAC/SDGE Weatherproofing Program**

**Responsible Agency:** Community Development Commission

**Funding Source:** HUD Grant

**Program Description:** The City shall partner with San Diego Gas and Electric (SDGE) and the Metropolitan Area Advisory Committee (MAAC) to financially assist low-income households in weatherproofing their homes.





## Chapter 6

### Housing Plan

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The Housing Plan is the centerpiece of the 2005 - 2010 Housing Element for National City. This part of the Housing Element states the City's goals, quantified objectives, and policies relative to the maintenance, preservation, improvement, and development of housing. It includes a five-year schedule of actions the City is undertaking or intends to undertake to implement these goals and policies.

This section addresses State law requirements and guidelines from the California Department of Housing and Community Development for Housing Element programs, including:

- immediate, short-term, and long-term actions;
- proposed measurable outcomes;
- definite time frames for implementation;
- identification of the agencies and officials responsible for implementation;
- description of the local government commitment to implement the program through a specific action described in adequate detail; and
- Identification of specific funding sources to implement the program, if relevant.

The objective of the City's Housing Plan is several-fold:

- focus new housing development within the Downtown Specific Plan area and other areas with urban infill,
- continue assisting in the rehabilitation of housing units occupied by low income households,
- preserve the existing supply of affordable rental housing, and
- expand the supply of affordable for sale and rental housing through redevelopment (as required by state law).

## A. Goals and Policies

### 1. Preservation and Maintenance of Existing Housing

As an older and primarily built-out community, the City's priority housing goal is to preserve and renovate the existing housing stock and to avoid a degree of physical decline that will require a larger rehabilitation effort to restore quality and value. Given the large proportion of lower income households in the City, it is also important to conserve affordable housing units to maintain adequate housing opportunities for all residents.

#### Housing Goal 1

*Maintain and enhance the quality of existing residential neighborhoods in National City.*

- Policy 1.1: Promote the practice of effective management in all rental housing projects in order to maintain and improve the quality of the City's rental housing.
- Policy 1.2: Facilitate property conservation and community enhancement through implementation of Design Guidelines, land use regulations and programs, and State housing law.
- Policy 1.3: Improve the conditions of existing housing by continuing to provide assistance for housing rehabilitation and home improvement.

#### Housing Goal 2

*Conserve the affordability of the existing housing stock.*

- Policy 2.1: Preserve "at-risk" affordable units through monitoring and partnering, working with nonprofits, and exploring funding sources available to preserve the at-risk units. The City's aim is to provide a variety of residential opportunities and to reduce the trend of overpaying for housing.

### Housing Goal 3

***Increase the availability and affordability of safe and sanitary housing for all income groups, including providing adequate housing for households with special needs, such as the elderly, person with disabilities, large families, single-parent-headed households, and military personnel.***

- Policy 3.1: Implement existing and new housing assistance programs to meet the City's regional share for working class families.
- Policy 3.2: Provide housing opportunities for all income levels.
- Policy 3.3: Participate in regional planning strategies to improve housing opportunities for military personnel and their families.
- Policy 3.4: Promote a higher rate of homeownership in the City for all income levels.
- Policy 3.5: Revitalize neighborhoods by partnering with non-profits to acquire, develop, and rehabilitate housing.
- Policy 3.6: Support volunteer efforts to assist with housing repairs for special needs households.

## 2. Housing Production

The City of National City encourages the production of new housing units that offer a wide range of housing types to ensure an adequate supply is available to meet existing and future needs of all population groups. The provision of a balanced supply of housing with regard to unit type, cost, and style will allow the City to provide a variety of housing and attract households from all economic levels.

### Housing Goal 4

***Provide a sufficient number of housing units and range of housing types to meet the current and projected needs of all economic segments of the community.***

- Policy 4.1: Promote a full range of housing opportunities.
- Policy 4.2: Provide an adequate supply of land zoned for residential development to meet the projected housing need. Promote development that provides the optimum benefit to all neighborhoods.

- Policy 4.3: Encourage the production of new housing affordable to all income ranges.
- Policy 4.4: Facilitate the development of mixed-use residential projects in commercially zoned areas in accordance with the City's Design Guidelines, where feasible.
- Policy 4.5: Implement the City's adopted Design Guidelines in all residential developments to ensure attractive, functional housing is built for residents of all income levels.
- Policy 4.6: Support programs that assist in the production of housing for lower income households.
- Policy 4.7: Encourage the development of larger sized rental units to reduce overcrowding.
- Policy 4.8: Facilitate urban infill development to promote higher rates of homeownership.
- Policy 4.9: Implement flexible, form-based development standards in the Downtown Specific Plan area to encourage residential and mixed-use developments.
- Policy 4.10: Support flexible development standards to facilitate the development of quality housing and improve the character of neighborhoods.
- Policy 4.12: Monitor the Housing Element to ensure goals and objectives are met.
- Policy 4.13: Study non-residentially zoned land in the City to determine if such land can be rezoned to residential or mixed-use zoning.
- Policy 4.14: Facilitate the development of affordable housing through the use of the Redevelopment Agency.
- Policy 4.15: Explore and encourage opportunities for fulfilling some of National City's affordable housing goals in the Westside (Old Town) Specific Plan Area.
- Policy 4.16: Emphasize developing affordable housing for families, and direct funding for affordable housing in proportionate to the needs of the community.

### 3. Fair Housing

#### Housing Goal 5

The City shall promote and implement fair housing practices and equal access to housing opportunities for all income levels.

Policy 5.1: Support fair housing programs.

Policy 5.2: Implement the Community Development Block Grant (CDBG) and HOME (i.e. Home Investment Partnership Program) programs for fair housing.

Policy 5.3: Inform the local citizenry of Fair Housing for low income properties.

Policy 5.4: Promote available City, state, and federal housing programs through outreach programs to the development community.

### 4. Energy Conservation

The City will promote energy conservation resources through residential design, building materials, and landscaping.

#### Housing Goal 6

***Enhance housing affordability through energy conservation techniques and design.***

Policy 6.1: Use the planning and development review processes to facilitate energy conservation.

Policy 6.2: Encourage solar access for new residential development.

Policy 6.3: Promote the use of operable windows, appropriate architectural element (e.g., overhangs, awnings and trellises) and energy efficient appliances where feasible.

Policy 6.4: Promote the use of energy efficient green building techniques that will reduce the effects of global warming.

## B. Housing Programs

The goals and policies contained in the Housing Element address the City's identified housing needs and are implemented through a series of housing programs. The housing programs depicted in **Table 6-1** and summarized in this section define specific actions the City will take to achieve specific goals and policies. The City's overall housing program strategy has been defined according to the following goals:

- preserve and maintain the condition of existing housing and neighborhoods;
- assist in the conservation, preservation, and provision of affordable housing;
- provide adequate sites to accommodate a variety of housing types for all income levels;
- assist in the development of affordable housing;
- promote equal housing opportunities;
- implement energy conservation measures;
- implement green building program to reduce the effects of global warming.

### Preservation and Maintenance of Existing Housing

#### 1. Rental Unit Rehabilitation Program

The CDC offers favorable rehabilitation loans (usually at six percent interest for a 15-year term) for owners of rental housing with up to four units to make necessary improvements in return for a deed restriction to maintain as affordable housing units. Owners are required to provide 15 to 55 year affordability depending on the funding source and loan granted. Rehabilitation loans are limited to rental properties occupied by households earning 80 percent or less of the San Diego County median family income and focus on health and safety and energy efficiency repairs and improvements.

Five-Year Objectives:	Provide assistance to rehabilitate 50 rental units over the five-year period
Responsible Agency:	Community Development Commission
Funding Sources:	HOME/20 percent setaside
Schedule:	Ongoing

## 2. Ownership Housing Rehabilitation

### Housing Rehabilitation

The Housing Rehabilitation Program provides loans and rebates to income-qualified households to correct health and safety code violations, increase energy efficiency, and make other essential repairs. Typical repairs include: roof repair or replacement, electrical work, plumbing or structural repairs, room additions to lessen overcrowding, window repair or replacement, weatherization improvements, handicapped access improvements, and floor covering repair or replacement. The City is currently working on guidelines. The Program is available to households earning 80 percent or less of the San Diego County median family income and has the following components:

- Zero Percent Interest Deferred Payment Loans for Basic Home Repairs: Principal-only loans secured by deeds of trust with no interest charged and no payments for at least five years. Specific loan amounts and payment plans are currently being drafted.

### Paint Programs

One program will provide funding support to a community service organization to paint the homes of qualified lower income senior and/or disabled homeowners. The City must determine eligibility of homeowners for the program based on income and the condition of the home.

The other program is the "Free Paint Program," which assists low and moderate income households by providing paint at no cost to improve the appearance and condition of their units.

#### Five-Year Objectives:

Non-Repayable Lead Based Paint Grants: inspect 600 homes  
Paint Programs (all): 200 homes

Responsible Agency: Community Development Commission and Building and Safety Department

Funding Sources: CDBG

Schedule: Complete by end of planning cycle

## 3. Code Enforcement

The National City Building and Safety Department will continue to employ housing inspectors to implement the following codes: Land Use and Zoning, Community Appearance and Conservation, Building and Safety, and Housing. The objectives of the Code Enforcement Program are to:

- diminish the proliferation of blight,
- stabilize property values through property maintenance and upkeep,
- enhance the community image as a safe and desirable place to reside, and
- eliminate lead hazards especially in residential dwelling units.

Five-Year Objectives: The City will abate approximately 1,300 cases during this planning cycle.

Responsible Agency: Building & Safety Department

Funding Sources: General Fund

Schedule: Ongoing

#### **4. Housing Inspection Program**

National City's housing inspectors shall identify all rental units and inspect the units for compliance of code regulations. The inspectors shall inspect houses that are being maintained every five years, houses that have had a few violations every three years, and those houses that are poorly maintained every year.

Five-Year Objectives: Inspect approximately 4,000 units, achieving closure in 90 percent of cases

Responsible Agency: Building and Safety Department

Funding Sources: CDBG

Schedule: Annually scheduled

#### **5. "Christmas in July" Community Volunteer Program**

CDC is an annual sponsor of the non-profit volunteer program "Christmas in July" to assist lower income households.

Five-Year Objectives: Support rehabilitation/repair of 75 houses or 15 houses annually

Responsible Agency: Christmas in April (i.e., Christmas in July), National City Community Development Commission, and National City Chamber of Commerce

Funding Sources: HOME funds and private donations

Schedule: Annually



## 6. Apartment Management

The City promotes management-tenant relations by encouraging the hiring of qualified resident managers in all apartment complexes. The Property Conservation and Community Appearance Code require on-site management of complexes of nine or more units.

Five-Year Objectives: Pursue 100 percent enforcement requiring on-site management in complexes of nine or more units

Responsible Agency: Building and Safety Department

Funding Sources: General Fund

Schedule: Ongoing Housing Assistance

## 7. Lead Hazard Control Program

Approximately 59 percent of City housing stock potentially contains lead paint. Lead based paint is particularly of concern in residential households with children. To reduce the lead hazards in residential units where children reside, the City continues to work in a coordinated effort with the Metropolitan Area Advisory Committee (MAAC) and the Environmental Health Coalition by providing \$6,000 from Low-Moderate Housing Funds to provide training to staff for the protection and/or removal of lead based paint. The training is provided to staff in a coordinated effort to assist households who will be utilizing the Home Improvement Loan Program, Rental Unit Rehabilitation Program and the Mobile Home Rehabilitation Program. In addition, the City's Building and Safety Department personnel will be trained in identifying lead based paint hazards and to correct deficiencies in rental units under the Code Enforcement Pilot Program.

Five-Year Objectives: 410 units

Responsible Agency: Grants and Housing Department

Funding Sources: HUD, CDC, SDGE, MAAC, EHC

Schedule: Ongoing

## 8. Tool Loan Program

Continue to lend tools to households that need to repair their homes to correct Code violations but currently lack the tools to do so. The tool lending program also includes training on how to safely use tools for home repairs.

Five-Year Objectives: Lend tools as needed, based on demand

Responsible Agency: Christmas in July, Building and Safety Department

Funding Sources: Grants and donations

Schedule: Ongoing

## 9. Healthy Homes Demonstration Program

In targeted neighborhoods, including West side, Bay side, El Pueblo, Civic Center, Central City, Olivewood, Sweetwater, and Summercrest, inspect older deteriorating housing units where low income children reside to assess any existing health and safety hazards. Repair/rehabilitate the homes with children using grant funds.

Three-Year Objectives: Inspect 480 homes, repair/rehab 165 homes

Responsible Agency: Building and Safety Department

Funding Sources: HUD, EHC, American Lung Association, Christmas in July, Fire Dept., MAAC, San Diego Burn Institute, Grants and Housing Department

Schedule: Ongoing

## 10. MAAC/SDGE Weatherproofing Program

Continue to partner with San Diego Gas and Electric (SDGE) and the Metropolitan Area Advisory Committee (MAAC) to financially assist low income households in weatherproofing their homes to improve energy efficiency.

Five-Year Objectives: Assist 35 households in weatherproofing their homes

Responsible Agency: Building and Safety Department

Funding Sources: HUD Grant

Schedule: Ongoing

## 11. Preserve Affordable Units at Risk of Converting to Market Rate

Three federally assisted housing projects in National City are at risk of converting to market rate housing over the next five years. A total of 614 units in the Granger Apartments, Inter City Manor, and Plaza Manor are deed-restricted to remain as affordable housing and maintain Section 8 contracts with HUD. Potential phasing out of Section 8 vouchers for rental units in these projects may trigger their conversion to market rate housing. In early 2005, the owners of Granger Apartments notified residents and the CDC of their intent to pay off HUD loans and convert the units to market rate. This plan has been delayed indefinitely. These owners may start the process again, and the owners of Inter City Manor and Plaza Manor may attempt to start this process as

well. Detailed analysis of the potential conversion of these projects into market rate housing is provided in Chapter 2, Section E of the Housing Element.

National City will implement the following programs on an ongoing basis to preserve its affordable housing stock.

- a. *Monitor Units At-Risk* - Monitor the status of Granger Apartments, Inter City Manor, and Plaza Manor since they may lose their Section 8 subsidies due to discontinuation of the program at the federal level.
- b. *Work with Potential Purchasers* - Establish contact with public and nonprofit agencies interested in purchasing and/or managing units to inform them of the status of the three at-risk projects. Where feasible, provide technical assistance to these organizations with respect to financing.
- c. *Tenant Education* - California Government Code Section 65863.10(b)1 requires property owners give a 12-month notice of their intent to opt out of low income use restrictions. The City will work with tenants of at-risk units and provide them with information regarding Section 8 rent subsidies and other affordable housing opportunities in the City.
- d. *Assist Tenants of Assisted Units to Obtain Priority Status on Section 8 Waiting List* - CDC administers its own Section 8 voucher and certificate programs. The City will assist tenants of at-risk housing units to obtain priority status if there is a conversion to market rate and if tenants' income and housing costs meet eligibility requirements.

Five-Year Objectives: Conserve the affordability of 614 rental housing units at risk of converting to market rate housing by:

- Monitoring the status of Granger Apartments, Inter City Manor, and Plaza Manor;
- Identifying nonprofit organizations as potential purchasers/managers of at-risk housing units;
- Exploring funding sources available to preserve the affordability of at risk projects, or to construct replacement units; and/or
- Assisting tenants to apply for priority status on the Section 8 voucher/certificate programs should a conversion takes place

Responsible Agency: Community Development Commission

Funding Sources: Section 8 vouchers and certificates.

Schedule: Section 8 contracts are subject to annual or short-term renewals. The Community Development Commission will annually review the status of the Section 8 contracts

## 12. Housing Choice Voucher (Section 8) Rental Assistance Program

The Section 8 rental assistance program extends rental subsidies to extremely low- and very low-income families that typically spend more than 30 percent of their income on housing expenses. The subsidy represents the difference between 30 percent of the monthly income and the actual housing costs (up to a maximum payment standard based on local fair market rents). Two types of Section 8 rental assistance programs are used in the City-tenant-based and project-based.

- a. *Tenant-Based Section 8 Assistance* - This assistance is issued to the recipients as vouchers, which allows tenants to locate their own housing and rent units beyond the federally determined fair market rent in an area, provided that the tenants pay the extra increment.
- b. *Project-Based Section 8 Assistance* - This assistance guarantees payment to the owner of properties when Section 8 eligible households live in the units.

A total of 300 units at Morgan-Kimball Towers in National City maintain project-based Section 8 contracts with HUD. In addition, 1,044 households are assisted with tenant-based Section 8 assistance.

Five-Year Objectives: Continue to provide 300 units of Section 8 project-based affordable housing at Morgan-Kimball Towers, maintain the level of tenant-based Section 8 assistance and continue tenant-based assistance to approximately 1,044 households

Responsible Agency: Community Development Commission

Funding Sources: Section 8 and rents

Schedule: Ongoing

## 13. Reasonable Accommodations for Persons with Disabilities

Adopt a formal procedure for processing requests for reasonable accommodations for persons with disabilities. This procedure will ensure that persons with disabilities or their representative may apply for exceptions to zoning or building standards, or use acceptable alternative methods of compliance, that allow persons with disabilities to modify their homes in the most cost effective manner possible to meet their accessibility needs. The City will notify persons with disabilities or their representatives of the City's procedures for reasonable accommodations through an informational brochure available at the City's Building and Safety Department counter.

Five-Year Objectives: Adopt procedure within one year of certification of Housing Element

Responsible Agency: Building and Safety Department

Funding Sources: General Plan

Schedule: Ongoing

## **14. Flexible Development Standards in Selected Neighborhoods**

Study the Land Use Code and existing land uses in the City to determine which neighborhoods would be appropriate for flexible development standards (parking, height, set-back and yard requirements, etc.). The City will revise the Land Use Code to specify standards that could be modified to promote infill and re-use of underutilized properties in these neighborhoods on a case-by-case basis. The objective of the study will be to identify the most important regulatory barriers to infill and re-use and to create incentives to overcome those barriers.

Five-Year Objectives: Allow flexibility in certain neighborhoods to facilitate the development of quality housing and improve the character of the neighborhoods

Responsible Agency: Planning Department

Funding Sources: General Plan

Schedule: Complete the study with recommended regulatory incentives by June 2008 and revise the Land Use Code by December 2008.

## **15. Relocation of Displaced Tenants**

Partner with the Housing Authority, nonprofit organizations, and social service agencies to assist tenants who have been displaced from their homes as a result of code enforcement actions find suitable and affordable replacement housing.

Five-Year Objectives: Give high priority in assisting tenant households that are displaced from their homes due to code enforcement issues

Responsible Agency: Building and Safety Department

Funding Sources: CDBG

Schedule: Ongoing

## 16. Housing Stock Condition

Within 12 months of adoption of the Housing Element, the City will conduct a sample survey of housing conditions to accurately estimate housing rehabilitation and replacement needs. The survey will be updated as part of each future housing element update. The survey will focus on areas with known housing problems (based on Code enforcement, redevelopment, or other ongoing City activities).

Five-Year Objectives: Estimate the number of dwelling units in need of repair or replacement to focus housing rehabilitation and replacement efforts toward those areas in highest need

Responsible Agency: Community Development Commission

Funding Sources: Set-Aside funds/General Fund

Schedule: Initial survey completed within 12 months; ongoing update

## 17. Clean-up Events

Clean-up and beautification events shall be held to allow residents to landscape, plant trees and plants, and paint houses and other buildings. Also, trash pick-up days will be held where the City will place dumpsters at various locations to allow residents to discard items cluttering their houses and yards.

Five-Year Objectives: 20 events

Responsible Agency: Building and Safety Department

Funding Sources: Christmas in July, CDC, and General Fund

Schedule: Four events annually

## Housing Production

### 18. Implement Specific Plans

The City will continue to explore opportunities within the Downtown and Westside (Old Town) Specific Plans for achieving affordable housing goals within the 2005-2010 planning cycle.

Five-Year Objectives: Fulfill RHNA goals for National City by implementing the Downtown and Westside (Old Town) Specific Plans to accommodate the production of affordable housing

Responsible Agency: Community Development Commission

Funding Sources: Tax Increment Funds

Schedule: Ongoing until build out of the specific plan area

## **19. Provide Residential Development Informational Material to Developers**

Prepare and update informational materials regarding residential development, including the potential for residential development in commercial areas, flexible development standards, design guidelines, and the City's Density Bonus ordinance. Maintain the materials as handouts at the public counter.

Five-Year Objectives: Maintaining, enhance and create informational material regarding residential development to developers on an ongoing and as-needed basis

Responsible Agency: Planning Department

Funding Sources: General Fund

Schedule: Ongoing in response to development proposals

## **20. GIS Database**

To facilitate housing development and improvements, the City will maintain its GIS database, providing specific parcel information for market infill housing development to prospective developers. The GIS database will provide specific information to developers regarding land use, zoning, development potential, site constraints, and infrastructure. The Community Development Commission (CDC) will continue to maintain an inventory of underutilized land in the redevelopment area and to inform developers of infill opportunities.

Five-Year Objectives: Maintain and keep the GIS database current in order to provide specific development information to market infill housing development to interested developers

Responsible Agency: Planning Department

Funding Sources: General Fund

Schedule: Ongoing in response to development proposals.

## **21. Community Housing Development Organizations (CHDOs)**

Continue to fund Community Housing Development Organizations (CHDOs) such as Habitat for Humanity in order to assist them in acquiring, developing, and/or rehabilitating affordable housing units for lower income households.

Five-Year Objectives:	Identify and provide funding to CHDOs in order to pursue additional affordable housing projects. Provide funding to support CHDOs in building administrative capacity.
Responsible Agency:	Community Development Commission
Funding Sources:	HOME funds
Schedule:	Allocate HOME funds for CHDO activities annually through the Consolidated Planning process.

## **22. New Construction of Affordable Housing**

CDC staff will actively engage in discussions with for-profit and non-profit housing developers to construct new affordable housing units and provide notice about homeownership opportunities for lower and moderate income households throughout the City. CDC will provide information, assist with site identification, site assembly, entitlement processing, and provide financial assistance, and solicit proposals from for-profit and non-profit housing developers such as Habitat for Humanity, TELACU, MAAC and Southern California Housing Association.

Five-Year Objectives:	Assist in the production of at least 117 new affordable housing units between 2005 and 2010, including nine extremely low income units, nine very low income units, 39 low income units, and 60 moderate income units. These minimum objectives reflect the City's remaining regional housing allocation for these income groups with the addition of the extremely low income category to meet new State law (§65583(a)(1)).
Responsible Agency:	Community Development Commission
Funding Sources:	Redevelopment Set-Aside and HOME funds
Schedule:	Allocate HOME funds annually through the Consolidated Planning process. Allocate Set-Aside funds through the five-year Redevelopment Implementation Planning process.

## **23. Promote Assistance Programs for Construction of Affordable Housing**

The City will promote available private, state, and federal homebuyer assistance programs to the public by providing information at City Hall, other public locations, and on the City's website. The City will develop an annual outreach program that will be targeted to potential developers or individuals of available housing programs available in the City or through State and Federal programs.



Five-Year Objectives:	Annually conduct an outreach program to the development community to ensure awareness of available housing programs.
Responsible Agency:	Housing Department and Community Development Commission
Funding Sources:	General Fund
Schedule:	Annually through the Housing Element cycle.

## **24. Update Density Bonus and Second Unit Provisions of the Land Use Code**

The City will amend Chapter 18.142 of the Land Use Code to update density bonus language and add second unit provisions that achieve consistency with state law. The City will publicize the density bonus and second unit programs and related incentives on the Planning Department website and through informational brochures.

Five-Year Objectives:	Comply with State law on density bonuses.
Responsible Agency:	Planning Department
Funding Sources:	General Fund
Schedule:	Adopt updated density bonus and second unit provisions by June 2008

## **25. Communicate Production Priorities to Prospective Developers**

The Planning staff will identify and encourage opportunities for mixed use development and other priorities of the Housing Element during pre-application discussions.

Five-Year Objectives:	Specific actions over the next five years may include: <ul style="list-style-type: none"><li>• <i>National City Facts</i> to be updated every year</li><li>• Prepare reports of building activity when requested by developers</li><li>• Regularly purchase Assessor parcel data that is integrated into City GIS system for vacant properties</li><li>• Presentations to Chamber of Commerce, neighborhood councils, port tenants, business improvement districts, etc.</li></ul>
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- Regularly participate in meetings of local planning, developer, and business organizations

Responsible Agency: Planning Department

Funding Sources: General Fund

Schedule: Ongoing, in response to development proposals and inquiries

## 26. Implementation of Housing Element Annual Report

The City will prepare an annual report to chart progress in meeting its Housing Element goals and objectives. The report will account for the net number of affordable housing units added in the reporting year. The report will provide a basis for monitoring residential development, development capacity, and ability to provide facilities and services in a timely manner.

Five-Year Objectives: The City will submit annual Housing Element Report to the California Department of Housing and Community Development to ensure local emphasis in meeting the goals of the Housing Element and propose policy changes to correct non-achievement, if necessary

Responsible Agency: Planning Department and Community Development Commission

Funding Sources: General Fund

Schedule: Annually, 2005-2010

## 27. Implementation of Design Guidelines

The City has adopted Design Guidelines to facilitate quality future development. The City will conduct pre-application meetings with developers to explain the Design Guidelines and apprise developers of the City's interest in encouraging higher quality development and improved design in construction.

Five-Year Objectives: Improve quality of design in construction through continued implementation of the Design Guidelines

Responsible Agency: Planning Department

Funding Sources: General Fund

Schedule: Ongoing basis as development is proposed

## **28. Initiate an Amendment of the Land Use Code for Multi-Family Residential Development**

Initiate an Amendment of the City Land Use Code to facilitate multi-family development by removing language requiring discretionary permits (i.e. Planned Development Permit, Conditional Use Permit) for multi-family development applications and to allow administrative review processing for multi-family development applications.

Five-Year Objectives: Adopt an amendment of the Land Use Code to allow for administrative review of multi-family development applications.

Responsible Agency: Planning Department

Funding Sources: General Fund

Schedule: Within 12 months of adoption of the Housing Element

## **29. Initiate an Amendment of the Land Use Code to Allow Homeless Shelters, Emergency Shelters, and Transitional Housing**

Initiate an Amendment of the City Land Use Code to identify at least one zone, including the Institutional Civic (IC), Institutional Professional (IP) and/or the Light Manufacturing (LM) zone(s), to accommodate special housing needs, such as shelters for homeless by permitting emergency shelters without a Conditional Use Permit and to allow administrative review processing. The City will ensure that permit processing and development and management standards are objective and encourage and facilitate the development of, or conversion to, emergency shelters. To facilitate the location of these types of housing, the City may consider adopting criteria to address the following: hours of operation; external lighting and noise; provision for security; measures to avoid queues of individuals outside of the proposed facility; proximity to public transit; supportive service; compliance with county and state health and safety requirements for food, medical, and other supportive services on-site; and management issues. The city will also amend the Land Use Code to treat transitional and supportive housing as a residential use of property and will subject these uses to the same restrictions as are applied to other residential dwellings of the same type in the same zone.

Five-Year Objectives: Adopt an amendment of the Land Use Code to allow for administrative review of emergency shelters and to treat transitional housing similarly to other residential dwellings.

Responsible Agency: Planning Department

Funding Sources: General Fund

Schedule: Within 12 months of adoption of the Housing Element

## **Fair Housing**

### **30. Compliance with Fair Housing Requirements of Community Development Block Grant (CDBG) and HOME Programs**

The City prepared an Analysis of Impediments (AI) to Fair Housing Choice in conjunction with the 2004/05 update of the City's Consolidated Plan. As part of federal requirements for participation in the CDBG and HOME programs, the City must take actions to address fair housing impediments identified in the AI (see programs 36 and 37).

Five-Year Objectives: Continue to implement actions to address fair housing issues through the CDBG and HOME- funded activities.

Responsible Agency: Grants and Housing Department

Funding Sources: CDBG

Schedule: Develop actions annually to be undertaken to address fair housing impediments identified in the AI as part of the annual Consolidated Plan Action Plan process

### **31. Continue Cooperation and Support of Fair Housing Counseling and Enforcement Organizations**

The City contracts with the Fair Housing Council of San Diego (FHCSD) to perform investigation, reporting, monitoring, tenant counseling, and landlord training on fair housing law. Discrimination allegations are referred to the FHCSD for investigation. The contract authorizes the FHCSD to present training sessions for local apartment owners and managers on fair housing practices. General tenant/landlord education, mediation, and counseling are also provided by the FHCSD. The FHCSD provides educational programs for tenants and managers, provides counseling for tenants, and mediates disputes.

Five-Year Objectives: Continue to implement open, fair housing practices and sufficient resources are made available to assure informed housing consumers and suppliers.

Responsible Agency: Grants and Housing Department, FHCSD

Funding Sources: CDBG and Section 8 funds

Schedule: Annually evaluate the services provided by the fair housing counseling and enforcement organizations to ensure

services are provided, and revise contracts where appropriate

## 32. Fair Housing Training

When any project of 10 units or more is developed, the City will inform the Fair Housing Council of San Diego of the new project. The City will require the property owner to receive fair housing training for staff who is engaged in the sale, rental, or lease of housing. Training through the Fair Housing Council shall be subsidized by the City to encourage property owners to participate.

Five-Year Objectives: In new projects with 10 units or more require the training of staff in Fair Housing administration.

Responsible Agency: Grants and Housing Department and FHCSD

Funding Sources: CDBG and Section 8 funds

Schedule: Ongoing on a project-by-project basis when needed

## 33. Update Land Use Code

Remove the definition of "family" from the City Land Use Code.

Five-Year Objectives: Remove definition of "family" from zoning code.

Responsible Agency: Planning Department

Funding Sources: General Fund

Schedule: Within 12 months of adoption of the Housing Element

## Energy Conservation

## 34. State Energy Conservation Standards Achievement

Achieve State energy conservation standards for new housing by enforcing existing regulations and standards through the development review process, permitting programs, and enforcement programs.

Five-Year Objectives: Achieve State energy conservation standards for housing

Responsible Agency: Building and Safety Department

Funding Sources: General Fund

Schedule: Ongoing as part of the Building Permit process

### 35. Incentives for Energy Efficient Development

Develop a series of incentives to encourage developers to build housing close to transit and to build housing with features that facilitate energy conservation, such as solar panels, operable windows, appropriate architectural features (e.g., overhangs, awnings, and trellises), and energy efficient and low water volume appliances. These incentives will be included in the Land Use Code.

Five-Year Objectives:	Reduce energy use per capita in new and rehabilitated housing
Responsible Agency:	Planning and Building and Safety Department
Funding Sources:	General Fund
Schedule:	Develop incentives and adopt as part of the Land Use Code by June 2008

### 36. Solar Access Standards

Draft and implement solar access standards to be used in the review of new residential units to ensure all new units are designed and configured to allow for the successful installation and effective use of devices that capture and use solar energy. Solar access standards will be incorporated into the City's Design Guidelines.

Five-Year Objectives:	Reduce energy use per capita in new housing
Responsible Agency:	Planning Department, Building Inspection Department
Funding Sources:	General Fund
Schedule:	Revise the City's Design Guidelines to include solar access standards by June 2008

### 37. Green Building Program

Draft and implement a Green Building Program to encourage the use of green building design standards to ensure all new units are designed and configured to allow for the successful incorporation of green building standards and design guidelines that will decrease global warming. Green Building standards and design guidelines will be incorporated into the City's Design Guidelines.

Five-Year Objectives:	Reduce the effects of global warming
Responsible Agency:	Planning Department, Building Inspection Department
Funding Sources:	General Fund

Schedule: Revise the City's Design Guidelines to include Green Building Standards by December 2008

## C. Quantified Objectives

Within the five-year period of this Housing Element, the City of National City intends to pursue the quantified objectives as specified in **Table 6-2** below. There may be overlap among housing repair/rehabilitation and code enforcement/inspection programs. For example, an owner-occupied housing unit that is eligible for a home improvement loan may also be eligible for lead hazard control assistance. Similarly, a property that has received a code enforcement action under the Land Use Code may also receive an inspection under the Healthy Homes Demonstration Program.

**Table 6-2**  
**Summary of Quantified Objectives, 2005-2010**

Activity	Income Level					Total
	Extremely Low	Very Low	Low	Moderate	Above Moderate	
Housing Units to be Constructed <sup>1</sup>	9	9	39	60	500	617
Housing Units to be Repaired/Painted/Rehabilitated <sup>2</sup>						
Owner Home Improvement	125					125
Acquisition & Rehabilitation	100					100
Rental Rehabilitation	50					50
Owner Rehabilitation	610					610
"Christmas in July"	75					75
Lead Hazard Control	600					600
Health Demonstration Program	165					165
Housing Inspections/Code Enforcement Actions <sup>3</sup>						
Land Use/Comm. Conservation	13,000					13,000
Bldg. & Safety/Uninhabitable Bldg.	500					500
Housing Code	2,500					2,500
Housing Inspections	4,000					4,000
Healthy Homes Demo. Program	480					480
Weatherization <sup>4</sup>	35					35
Housing Units to be Conserved <sup>5</sup>	614					614
Rental Assistance (Section 8) <sup>6</sup>	1,180					1,180

1. Based on Program 22
2. Based on programs 1 through 4, 7, 10, and 12
3. Based on programs 5, 6, and 12
4. Based on Program 13

5. Based on Program 14
6. Based on Program 15
7. Based on Program 16 and 17

## **APPENDIX A**

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## **Appendix A Housing Element Neighborhood Council Meetings**

### **Olivewood Neighborhood Council meeting was held on August 14, 2007.**

Comments/questions received included the following:

*Question:*

Redevelopment doesn't provide funds to pay into fire, police, etc... How is that addressed in the redevelopment area?

*Response:*

Impact fees are assessed for new development. The Redevelopment Agency receives the tax increment financing. It can be used for salaries and other beneficial uses but cannot be used for city facilities.

*Question:*

With all of the condominium conversions are they really getting sold?

*Response:*

The housing market is cyclical – the market has slowed – prices are softer.

*Question:*

What are the rental housing inspections about?

*Response:*

It's a good thing. Previously the county was conducted inspections on unsafe housing units. But City is now conducting the inspections to ensure the homes are repaired and/or renovated.

### **Sweetwater Heights Neighborhood Council meeting was held on August 22, 2007.**

Comments/questions received included the following:

*Question:*

What happened to the freeway that was supposed to go from I 805 to I-5 at 43<sup>rd</sup>.

*Response:*

That freeway would have gone through the City San Diego and it was deleted from their planned freeway.

*Question:*

I live in Calle Abajo Mobile Home Park. It was originally a senior mobile home park and then it was disqualified from being senior housing. We don't get any

senior services anymore. There is nationwide trend to get rid of mobile home parks. Our major concern is that the mobile home park will be sold off. Currently the park is 90% owner occupied. There is no rent control currently. We have problem with getting police and fire services as the park is within 3 jurisdictions – National City, San Diego and the County. We are concerned that the park may be converted to some other use and it is one of few areas where we can have affordable housing.

*Response:*

At this time, there is no proposal to change the use from the current mobile home park

*Question:*

What is happening with the salt flats. It would be a real loss to the city if we didn't keep the salt flats.

*Response:*

The City of Chula Vista is interested in acquiring the portion of the salt flats within National City limits as part of the "Straightlining project"

*Question:*

We have no sidewalk access from the mobile home park. It was promised but the City ran out of funds. We currently run across the street by the 7-11, dodge traffic, just to stand on the curb to wait for a bus.

*Response:*

Your concerns will be forwarded to the Engineering Department to determine the status of the street improvements.

*Question:*

Does Eminent Domain affect housing?

*Response:*

No, The City would not use eminent domain on existing residential.

### **Old Town Neighborhood Council meeting was held on August 23, 2007.**

Comments/questions received included the following:

*Question:*

Do Habitat projects qualify?

*Response:*

Yes. They are included in program accomplishments.

*Question:*

What is the income limits for the income categories?

*Response:*

Example was given for the various income categories.

*Question:*

Does Code enforcement deal with soil toxics?

*Response:*

Referral to appropriate agencies.

*Question:*

Why is the update late?

*Response:*

Lack of staff resources in the past as well as the time it takes to address the Housing and Community Development questions and comments on previous drafts of the Housing Element.

*Question:*

How does the State Density Bonus work? There is a fear that its use in Old Town would allow development to exceed the WSP density limits.

*Response:*

The City's program was explained. The number of units produced so far was provided and confirmation of the total number of units permitted under the Downtown Specific Plan was explained.

*Question:*

There is a concern that affordable housing for Old Town would need to be in the very low and very, very low categories to serve these households since their incomes are much lower than the County median. It is estimated that 70% of Old Town population needs housing at the lower income levels. Workforce housing (moderate income) would still be too expensive for most of these households.

*Response:*

It is true that households are doubling up to afford housing. Low income housing may be provided by developers who utilize density bonuses.

### **The Northside Neighborhood Council was held on September 5, 2007.**

Comments/questions received included the following:

*Question:*

What are the affordable housing costs?

*Response:*

Examples were given.

*Question:*

What are the affordable rental rates?

*Response:*

Examples were given.

*Question:*

How are eligible households selected to receive assistance?

*Response:*

It depends on specific program. Referred to the Housing Division.

**The Granger Neighborhood Council was held on September 6, 2007.**

Comments/questions received included the following:

*Question:*

What are the consequences of not complying with the State's requirement to have a Housing Element?

*Response:*

The penalty is severe. The City could be ineligible for grants from the State.

*Question:*

How much money in grants are we talking about, ten dollars or millions?

*Response:*

Potentially, millions.

*Question:*

Is more friendly family housing being planned?

*Response:*

We constantly push developers to create friendly family housing, as the City has the largest average family size in the County.

*Question:*

National City has more renters than homeowners. Why are we creating more rentals?

*Response:*

Many condos are being developed to balance the percentage of renter / owner occupied housing.

*Question:*

Can the Police Department and Fire Department handle the increase in housing units?

*Response:*

Impact fees can be charged on developments to fund the Police and Fire Departments. School fees are currently in place to provide funding to schools.

*Question:*

Do any of the developments have Mello-Roos?

*Response:*

No Mello-Roos.

*Question:*

Does the City get a cut from plan check fees, and do developers have to pay these fees?

*Response:*

The City gets a portion of the plan check fees; these fees must be paid for both small and large projects.

**The Central Neighborhood Council was held on September 12, 2007.**

Comments/questions received included the following:

*Question:*

Does the Housing Element address senior housing?

*Response:*

Yes, and other special needs households.

*Question:*

There is a concern regarding the maintenance of properties, such as the upkeep of yards and parking of vehicles in yards. How does the City enforce maintenance?

*Response:*

The code enforcement process was explained.

*Question:*

What is the proposed development for 16<sup>th</sup> Street and L Avenue

*Response:*

Staff will research and provide information to Lauren.

*Question:*

Is parking required for condominium projects?

*Response:*

Yes. Requirements were explained.

*Question:*

There seems to be inadequate parking for apartment projects

*Response:*

Older projects tend to have inadequate parking compared to newer projects that must meet current standards.

*Question:*

Are projects being dropped due to current financial market?

*Response:*

This is difficult to know or predict at this point.

*Question:*

Do the permits expire?

*Response:*

Yes. The Subdivision Map Act provides for extensions because of the financial investment involved in the entitlement process and the uncertainty of market conditions over time.

*Question:*

Why continue to build if overcrowding and overpopulation is a problem now?

*Response:*

Population growth is not controlled. The type of development today is denser urban infill development.

*Question:*

Is there a minimum lot size?

*Response:*

Yes, 5,000 square feet for single family residential zones.

*Questions:*

Apartments used to be developed in established neighborhoods, is this still occurring?

*Response:*

This is no longer happening since single family zones do not allow for apartment development.

**The Eastside Neighborhood Council was held on September 13, 2007.**

Comments/questions received included the following:

*Comment:*

The speaker requested that City Council consider a moratorium on building because of the lack of adequate resources such as water, energy, etc.

*Questions:*

What are the lower income limits?

*Response:*

Examples were provided.

*Questions:*

If lower income households are displaced, where do they go, e.g. if Keystone Trailer Park was redeveloped?

*Response:*

State mobile home laws were explained. Mayor Morrison commented that it would be too expensive for the City to relocate Keystone residents for redevelopment.

*Comment:*

Homeless problems and issues were discussed. Mayor Morrison explained that some prefer that lifestyle and have protection under the laws.

*Questions:*

Are there inclusionary housing requirements?

*Response:*

The City does not have inclusionary requirements. Mayor Morrison commented that incubator projects are preferred.

*Questions:*

What are the granny flat policies when a unit is vacated and reused as a rental?

*Response:*

Granny flats are currently not allowed by code.

*Comment:*

National City Food Bank feeds 500 seniors a month who make less than \$1,000 a month.

*Questions:*

What areas are there to redevelop?

*Response:*

Examples were given throughout the City. Mayor Morrison commented that redevelopment potential on National City Boulevard is concentrated to take advantage of infrastructure.

*Questions:*

How does revenue come from physical improvements?

*Response:*

Mayor Morrison explained property tax revenue and benefits of tax increment under a redevelopment agency.

*Questions:*

Can single family neighborhoods be developed with denser lower income units?

*Response:*

Project density is limited by the zone.

*Questions:*

How are adequate schools provided for redevelopment?

*Response:*

School districts review and comment on projects and collect impact fees. Mayor Morrison explained that the school districts are losing enrollment.

*Comment:*

Younger households will increase population and numbers of students.

*Response:*

Mayor Morrison commented on demographic shifts and the aging population.

*Questions:*

Will there be a loss of businesses due to redevelopment?

*Response:*

Mayor Morrison commented that the City/Agency attempts to relocate displaced businesses to appropriate locations in the area or within the project itself.

*Comment:*

Landlord/tenant concerns were expressed.

*Questions:*

Wastewater capacity concerns were expressed

*Response:*

Mayor Morrison explained that the City has excess capacity.

*Comment:*

Mayor Morrison commented that the City is a water producer compared to other cities in the region, i.e. with wells, demineralization, and reservoirs.

*Comment:*

The water deliver system is in poor condition.

*Response:*

Mayor Morrison commented that the Sweetwater Authority has an aggressive pipe replacement program.

*Comment:*

Service needs, e.g. fire and police protection, will increase with growth. Local streets are used as through access through the City. Density results in more problems and conflict.



## **APPENDIX B**

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## Appendix B VACANT LAND

AREA	APN	LOCATION	ZONING	LAND USE
28096.27681	5541121500	RACHAEL	RS-2	VAC
10650.68562	5523904000	Q	RS-2	VAC
19357.18467	5542421700	CLAIREMONT	RS-2	VAC
4182.26677	5514801600	DELTA	RS-2	VAC
6987.56706	6690400200	THELMA	RS-2	VAC
5970.17607	5514701900	HIGHLAND N	CG	VAC
7185.19440	5524031400	DIVISION E	RS-2	VAC
14788.19721	5514701500	HIGHLAND N	CG	VAC
13219.59615	5514701700	HIGHLAND N	CG	VAC
66047.11001	5540501600	DIVISION E	RS-2	VAC
14852.73110	5514704300	HIGHLAND N	CG	VAC
8589.91973	6690400800	THELMA	RS-2	VAC
2010.82331	5540120100	DIVISION E	RS-3-PD	VAC
3019.14505	5540110200	DIVISION E	RS-2	VAC
13224.39374	5541320800	6TH E	IP-PD	VAC
13560.09388	5541320700	6TH E	IP-PD	VAC
6143.50829	5570810900	4TH E	RS-2	VAC
8566.32253	5541320600	6TH E	IP-PD	VAC
2922.38524	5541320200	6TH E	IP-PD	VAC
6149.37031	5570810200	4TH E	RS-2	VAC
6326.20559	5570710500	4TH E	RS-2	VAC
7893.97701	5540431300	PALM	CL	VAC
7828.53862	5541321200	PLEASANT/7TH	IP-PD	VAC
6404.60706	5541321100	7TH	IP-PD	VAC
5054.24892	5541320900	ARCADIA	IP-PD	VAC
12136.04904	5541800500	8TH	CL-PD-H35	VAC
6468.99298	5541321000	ARCADIA	IP-PD	VAC
8141.34118	6691100300	MARY	RS-1	VAC
13755.20849	5541702800	8TH E	CL-PD	VAC
10577.27000	5570820400	5TH E	IP-PD	VAC
7170.10271	5541800400	8TH E	CL-PD-H35	VAC
407.72779	5541321800	PLEASANT	IP-PD	VAC
10582.25245	5560824200	FIRST	RS-2	VAC
1211.54512	5540113400	L	RS-3-PD	VAC
10057.73444	5560613300	DIVISION	CG	VAC
6760.75308	5570820700	6TH E	IP-PD	VAC
1632.76172	5541331000	8TH E	IP-PD	VAC
9276.60953	5541340800	8TH E	IP-PD	VAC
1691.83574	5570503600	T	RT	VAC
9053.01178	5571403300	V	RM-2-PD	VAC
6534.46657	5570505000	T	RT	VAC
19306.54478	5580502100	8TH	CL	VAC
6581.38938	5541341200	8TH E	IP-PD	VAC
4889.50232	5570505100	T	RT	VAC
13476.70382	5580502300	HARBISON	CL	VAC
5623.04089	5570505200	T	RT	VAC
3452.62375	5540301600	4TH	CL	VAC

15914.63482	5570505300	T	RT	VAC
8462.86755	5540220900	LAUREL	RS-2	VAC
5238.49555	5570211000	PALM	CL	VAC
6586.50548	5580230700	PLEASANT	RS-3-PD	VAC
6512.14978	5570211100	PALM	CL	VAC
6605.86433	5570211200	PALM	CL	VAC
7148.63270	5571620200	7TH	IP-PD	VAC
12297.72545	5571620300	7TH	IP-PD	VAC
43669.54539	5571402500	7TH/8TH	IP-PD	VAC
21959.52363	5580302600	PLAZA	CG-PD-H35	VAC
25098.70224	5571204100	7TH	RM-1-PD	VAC
2600.67173	5570503800	7TH	RM-1-PD	VAC
1033.48414	5550200400	MAIN	CT	VAC
6569.51170	5560112500	OSBORN	CM	VAC
6708.50947	5561031900	3RD E	RS-3-PD	VAC
9163.34519	5561020100	2ND/A	RS-3-PD	VAC
88868.19408	5572201100	9TH E	RS-2	VAC
16427.19514	5581701500	HARBISON	RS-2	VAC
13746.42972	5572201900	PARADISE	RS-2	VAC
1196.53196	5571013100	7TH	RS-2	VAC
2475.38992	5563111000	5TH	RS-3-PD	VAC
3634.00000	5563111200	5TH/6TH	RS-3-PD	VAC
5178.62831	5550300200	ROOSEVELT	CT	VAC
7745.06520	5571020700	8TH	CL	VAC
5366.08025	5571020800	8TH	CL	VAC
13350.07888	5571022300	8TH	CL	VAC
10301.65590	5571022100	8TH	CL	VAC
3690.01861	5550300300	ROOSEVELT	CT	VAC
20737.46368	5571020300	8TH	CL	VAC
4106.48509	5550300400	ROOSEVELT	CT	VAC
20439.23904	5572005100	9TH E	RM-1-PD	VAC
5895.23054	5562341500	HIGHLAND	CG	VAC
20651.74282	5571903500	R	RS-3-PD	VAC
9996.16984	5570921900	8TH E	CL	VAC
56364.10807	5572001500	9TH	RS-2	VAC
45352.11703	5571800100	N	CL	VAC
8834.93683	5581400600	PALMER	RS-1	VAC
6685.65386	5570911300	8TH E	CL	VAC
4290.50028	5580912600	PLAZA	CG-PD-OS	VAC
17668.83961	5580910700	EUCLID	CG-PD-OS	VAC
155.55791	5573101900	PLAZA	CG-PD-OS	VAC
7188.35267	5580911900	PLAZA	CG-PD-OS	VAC
4564.33881	5572620700	R	RS-2	VAC
5501.20219	5580911800	PLAZA	CG-PD-OS	VAC
8525.96299	5565105400	L	CG	VAC
337.78605	5580912400	PLAZA	RS-2	VAC
10882.95340	5565105200	8TH E	CG	VAC
978.36836	5580912200	PLAZA	RS-2	VAC
7643.96445	5565105100	8TH E	CG	VAC
3467.68432	5573807000	12TH	CG-PD	VAC
6957.95987	5572902200	12TH	RS-2	VAC
395.19178	5563521500	F AVE	RS-3-PD	VAC

21306.08857	5573801000	12TH E/PALM	CG-PD	VAC
5631.98174	5572502800	9TH E	RM-1-PD	VAC
18245.42125	5573805100	PLAZA	CG-PD	VAC
4994.65483	5580920500	13TH	RS-2	VAC
6681.15436	5563531300	G	CG	VAC
23440.18444	5565904300	L	CG	VAC
23292.53265	5565105800	9TH	CG	VAC
21669.85767	5573805000	PLAZA	CG-PD	VAC
19520.28761	5572502000	N	RM-1-PD	VAC
15392.96611	5565105900	9TH	CG	VAC
11239.91467	5581402600	15TH	RS-2	VAC
14073.87231	5564920900	8TH E	CG	VAC
12536.06622	5574202700	PLAZA	CG-PD	VAC
12295.87896	5574200400	12TH	CG-PD	VAC
19392.27537	5582203500	16TH E/17TH	RS-2	VAC
9735.13841	5582201100	17TH	RS-3-PD	VAC
19862.82269	5582102600	17TH	RS-2	VAC
26152.84643	5550521500	7TH	CT-PD	VAC
9839.95222	5574203200	PLAZA	CG-PD	VAC
10167.04481	5582203300	17TH	RS-2	VAC
8644.83421	5574202200	PLAZA	CG-PD	VAC
8768.71620	5581321400	16TH	RS-2	VAC
8866.74965	5582204000	17TH	RS-2	VAC
9876.32870	5582202800	17TH	RS-2	VAC
9045.86730	5582102200	17TH	RS-2	VAC
45379.59467	5574102300	PLAZA	CG-PD	VAC
8150.88658	5582003200	17TH	RS-2	VAC
4318.72514	5564731900	C	CG	VAC
14746.73340	5565604200	PLAZA	CG	VAC
8935.34352	5564732000	C	CG	VAC
19870.36734	5582101200	17TH	RS-2	VAC
58727.46229	5574303500	SHERYL	CT-PD	VAC
1663.59052	5581010400	16TH E/EUCLID	RT-PUD	VAC
1616.94858	5574001900	EUCLID	RS-2	VAC
13825.05721	5574001200	16TH	RS-2	VAC
18752.65732	5582001400	17TH	RS-2	VAC
27367.03633	5574102100	PALM	CG-PD	VAC
76414.55851	5574302700	SHERYL	CT-PD	VAC
37638.35196	5574405600	Q	CT-PD	VAC
4072.08666	5550831600	8TH W	CG-PD	VAC
15264.51569	5610303300	K	RS-2	VAC
3993.87816	5573902700	16TH	RS-3-PD	VAC
6061.32283	5550831100	8TH W	CG-PD	VAC
7564.57155	5581800100	EUCLID	RS-2	VAC
9178.22513	5573410100	N	RS-2	VAC
2439.67049	5550831200	NATIONAL CITY	CG-PD	VAC
4726.56538	5550831000	NATIONAL CITY	CG-PD	VAC
1930.10517	5574303400	SHERYL	CT-PD	VAC
3555.34701	5574406100	PALM	RS-2	VAC
6008.62543	5550830900	NATIONAL CITY	CG-PD	VAC
6517.90502	5550830600	9TH W	CG-PD	VAC
6324.56850	5550831500	NATIONAL CITY	CG-PD	VAC

6061.64254	5574301500	SHERYL	RS-3-PD	VAC
2435.85749	5550830400	ROOSEVELT	CG-PD	VAC
5958.63580	5550831800	9TH W	CG-PD	VAC
14749.40975	5582005000	LANOITAN	CL	VAC
14302.19215	5610110600	12TH	CL	VAC
2294.26756	5610110700	12TH	CG	VAC
3272.99660	5565540200	PLAZA	CG	VAC
2152.52099	5574404700	Q/PALM	RS-2	VAC
5877.99642	5573621100	15TH/PALM	RS-3-PD	VAC
9297.79341	5582504700	SIESTA	RS-3-PD	VAC
10224.35064	5582503600	SIESTA	RS-3-PD	VAC
10105.05153	5573511100	L	RS-2	VAC
5640.95546	5565530900	A	CG	VAC
4875.30467	5583204300	HARBISON	RS-2	VAC
63039.69875	5573511600	M	RS-2	VAC
4316.65077	5583202600	HARBISON	RS-2	VAC
20037.25394	5583202100	RACHAEL/HARBISON	RS-2	VAC
8147.04883	5583200800	HARBISON	RS-2	VAC
17949.38563	5604100200	KIMBALL	CG	VAC
45770.00647	5600501200	14TH E	CG	VAC
7029.76571	5612612500	ORANGE	RS-3-PD	VAC
17785.41293	5583303800	RACHAEL	RS-2	VAC
210.87809	5582902800	SIESTA	RS-2	VAC
7299.99162	5601313600	HIGHLAND	CG	VAC
14445.19223	5601310800	HIGHLAND	RM-3-PD	VAC
3236.76114	5551160400	COOLIDGE	MLR	VAC
3216.22219	5551160500	COOLIDGE	MLR	VAC
8091.16415	5583303300	HARBISON	RS-2	VAC
17977.82592	5583301100	HARBISON	RS-2	VAC
5791.20133	5600120700	13TH W	MLR	VAC
8698.46921	5583302500	HARBISON	RS-2	VAC
8786.76138	5583302600	HARBISON	RS-2	VAC
6307.48620	5600151100	CIVIC CENTER	MLR	VAC
9561.37188	5583302700	HARBISON	RS-2	VAC
3666.81802	5610802000	18TH E	CL	VAC
24375.86683	5590321900	CIVIC CENTER	MLR	VAC
6802.00570	5611920100	K	RM-1-PD	VAC
25131.27953	5640802800	RACHAEL	RS-1	VAC
453.82522	5600910900	C/16TH	IC-OS	VAC
4078.54477	5590351300	HARDING	MLR	VAC
2676.21895	5590220600	MCKINLEY	MM-CZ	VAC
6723.21400	5600610800	15TH W	MLR	VAC
6179.67252	5614122000	GROVE	RS-3-PD	VAC
5296.94117	5640105400	24TH	RS-2	VAC
4358.36782	5640100400	24TH E	RS-2	VAC
2961.07346	5602400500	HIGHLAND	CG	VAC
8317.19284	5640107200	FENTON	RS-2	VAC
20571.86797	5614203000	PROSPECT	RS-3-PD	VAC
4739.64792	5601622300	18TH E	RS-3-PD	VAC
3114.33897	5611820700	J	RM-1-PD	VAC
2712.97923	5590641200	COOLIDGE	MLR	VAC
5961.26864	5614121500	GROVE	RS-3-PD	VAC

1948.26554	5590640700	16TH	MLR	VAC
4411.46051	5601432200	WEST	CH	VAC
6165.11851	5630642800	PROSPECT	RS-2	VAC
19279.72707	5590403300	TIDELANDS	MM-CZ	VAC
6838.04298	5630642900	PROSPECT	RS-2	VAC
5002.33817	5602100500	18TH	CH	VAC
6164.09977	5630643000	PROSPECT	RS-2	VAC
12117.82610	5603100300	HIGHLAND	CG	VAC
6201.98778	5602101800	A	RM-1-PD	VAC
1700.20758	5602104400	A	RM-1-PD	VAC
11583.50478	5613501400	24TH	RS-1	VAC
9159.42802	5602103400	A	CA-PD	VAC
2585.13844	5602223400	C	RT	VAC
2328.02925	5602020800	ROOSEVELT/18TH	MLR	VAC
6095.89718	5603201300	HIGHLAND	CG	VAC
9652.83822	5630617400	RAE	RM-2-PD	VAC
6933.61153	5603202600	HIGHLAND	CG	VAC
95198.96325	5641700100	CALLE ABAJO	RS-1	VAC
2160.50872	5630401500	24TH	RS-1	VAC
416.69522	5630401500	24TH	RS-1	VAC
2554.50000	5591011300	WILSON	MLR	VAC
2816.66741	5590760600	CLEVELAND	MM-CZ	VAC
2489.74545	5591020700	WILSON	MLR	VAC
2567.33538	5590921200	MCKINLEY	MM-CZ	VAC
19566.12093	5591041000	COOLIDGE/20TH	MLR	VAC
3427.12904	5590921100	MCKINLEY	MM-CZ	VAC
22583.28114	5641601700	BAKER	RS-1	VAC
10722.24488	5590920800	MCKINLEY	MM-CZ	VAC
5388.10452	5630211600	24TH	RS-1	VAC
487.44153	5630105300	I	RT	VAC
5812.41171	5630104600	24TH/I	RS-2	VAC
6648.90957	5591220500	21ST	MLR	VAC
56955.90112	5631002600	NATIONAL CITY/33RD	RS-1	VAC
7893.60372	5641700600	BAKER	RMH	VAC
46062.84889	5630105000	HIGHLAND	CG	VAC
361398.09792	5590402200	TIDELANDS	MM-CZ	VAC
27595.40469	5642907100	PLAZA BONITA CENT	RS-2-PUD	VAC
195.49320	5642907400	PLAZA BONITA CENT	RS-1	VAC
9216.39282	5642907400	PLAZA BONITA CENT	RS-1	VAC
3958.00000	5591151100	MCKINLEY	MM-CZ	VAC
19785.39487	5631844000	SHELBY/32ND	RS-2	VAC
3178.40729	5642907100	PLAZA BONITA CENT	RS-2-PUD	VAC
12132.48397	5643100300	PLAZA BONITA CENT	RS-2-PUD	VAC
83622.70305	5643100300	PLAZA BONITA CENT	RS-2-PUD	VAC
45648.24830	5591470800	24TH W/WILSON	CT-PD	VAC
26963.63691	5591470700	24TH	CT-PD	VAC
6103.29160	5631212300	HIGHLAND	CG	VAC
17719.46923	5643742500	SWEETWATER	RS-2	VAC
7368.58550	5642500300	ORANGE	RS-2	VAC
5215.03077	5643742400	SWEETWATER	RS-2	VAC
10709.17126	5632521400	ORANGE	CG-PD	VAC
5731.76331	5621223100	D	RS-3-PD	VAC

8809.12161	5621223000	D	RS-3-PD	VAC
12403.83047	5621222200	D/C	RS-3-PD	VAC
718.48705	5621222500	C	RS-3-PD	VAC
310.93315	5621222400	C	RS-3-PD	VAC
4270.76876	5591171500	CLEVELAND	CT-PD-CZ	VAC
4360.86764	5621702000	D	RS-3-PD	VAC
8357.69320	5621702100	D	RS-3-PD	VAC
31362.21557	5621700900	B/C	RS-3-PD	VAC
7998.77057	5621700700	28TH/29TH	RS-3-PD	VAC
16621.18021	5621701800	29TH	RS-3-PD	VAC
13503.97854	5621702300	28TH N	CH	VAC
8388.18871	5622904200	F	RT	VAC
9368.57229	5621900200	30TH E	RS-3-PD	VAC
9563.88206	5622802200	DAVE	ML	VAC
79006.39566	5622520600	D	ML	VAC
9750.60714	5622801700	32ND	ML	VAC
16226.48973	5592003800	30TH	ML	VAC
2400.41134	5622513900	31ST	CA-PD-CZ	VAC
69478.54527	5623210800	NATIONAL CITY/33RD	CA-PD-CZ	VAC
30072.54937	5623304200	33RD	ML-PD-CZ	VAC
38919.01317	5623304300	33RD	ML-PD-CZ	VAC
9606.85880	5623303200	INTERSTATE 5/HOOV	ML-CZ	VAC
9614.46504	5623108000	35TH W	ML-CZ	VAC
<b>3831351.35798</b>	<b>Total Area</b>			
<b>87.95572</b>	<b>Total Acres</b>			